



DOCUMENT OF THE
ISLAMIC DEVELOPMENT BANK GROUP
[FOR OFFICIAL USE ONLY]

REPORT NO.____/14xxH/MODE OF FINANCE

Evaluation Report

Country Assistance Evaluation: Republic of Côte d'Ivoire

Islamic Development Bank (IsDB)
Independent Evaluation Department (IEvD)

September, 2023

Safar 1445/ September 2023G

INDEPENDENT EVALUATION DEPARTMENT

Document Information

Document Title	Draft Report on Country Assistance Evaluation: Republic of Côte d'Ivoire
Document File Name	CAE RCI Report-V.05
Revision Number	V0.5
Issued By	Independent Evaluation Department – Islamic Development Bank
Issue Date	09/12/2023
Total Number of Pages	109
Status	Draft

Document Revision History

Version	Date	Section	Author	Comment/Description of Change
Initial Draft V0.0	02/27/2023	All	Assi J.C. Kimou, Dr. Abdourahmane Dit Baffa Keita, Oguz Ceylan, Amin Abdullahi, Adamou Sanda Mayaki	Initial Draft
First Draft V0.1	7/27/2023	All	Assi J.C. Kimou, Dr. Abdourahmane Dit Baffa Keita, Oguz Ceylan, Amin Abdullahi, Adamou Sanda Mayaki	Original Draft
Second Draft V0.2	8/28/2023	All	MD Golam Mortaza, Raikhan Sabirova	Peer-annotated draft
Third Draft V0.3	9/6/2023	All	Assi J.C. Kimou, Dr. Abdourahmane Dit Baffa Keita, Oguz Ceylan, Amin Abdullahi, Adamou Sanda Mayaki	Edited draft incorporating peer review comments
Fourth Draft V0.4	9/12/2023	All	Oguz Ceylan	Lead cleared the draft
Fifth Draft V0.5	9/12/2023	All	Acting Director, IEvD	Director-approved draft for onward submission to the Operations Directorates and Entities

Document Distribution Log

Distributed to:	Date
DG Country Programs	09/12/2023
DG Global Practice and Partnerships	09/12/2023
ICD, ITFC, ICIEC, IsDBi	09/12/2023

Contents

ACKNOWLEDGEMENTS	6
ABBREVIATIONS	7
EXECUTIVE SUMMARY	9
1. COUNTRY BACKGROUND.....	16
1.1. Political context.....	16
1.2. Country Development Strategies.....	16
1.3. Economic Context	16
1.4. Social Context.....	17
2. EVALUATION APPROACH AND METHODOLOGY	19
2.1. Evaluation Purpose and Scope	19
2.2. Evaluation Methodology.....	19
2.3. Limitations.....	21
3. BANK PORTFOLIO ANALYSIS	22
3.1. Rationale of the Islamic Development Bank's Operations in RCI.....	Error! Bookmark not defined.
3.2. CAE's Portfolio Overview	23
4. ASSESSMENT OF THE BANK CONTRIBUTION TO THE COUNTRY DEVELOPMENT RESULTS – PERFORMANCE OF THE BANK INTERVENTIONS	26
4.1. Relevance of Bank Interventions	26
4.2. Effectiveness of Bank Interventions	31
4.3. Efficiency of Bank Interventions	47
4.4. Sustainability of Bank Interventions	52
4.5. Crosscutting Criteria	55
4.6. Overall performance assessment of the portfolio.....	61
5. QUALITY OF THE BANK SUPPORT	62
5.1. Quality of design and implementation.....	62
5.2. Quality of the partnerships, coordination and synergy.....	64
5.3. Quality of M&E System	64
6. PERFORMANCE OF THE GOVERNMENT	66

6.1.	Quality of design and implementation.....	66
6.2.	Quality of the partnerships, coordination and synergy.....	66
6.3.	Quality of M&E System	67
7.	BANK STRATEGY FOR THE FUTURE (WAY FORWARD).....	68
7.1.	Country Strategic Framework	68
7.2.	The Bank Operation results measurement framework	69
8.	CONCLUSIONS.....	70
9.	ISSUES, LESSONS AND RECOMMENDATIONS.....	72
9.1.	Main issues	72
9.2.	Key Lessons learned	72
9.3.	Recommendations	73
ANNEXES.....		76
Annex-1:	Propose ToC for period 2012 – 2021	77
Annex-2:	Evaluation Questions	78
Annex-3:	List and Short Description of CAE' Data's Collection Tools	80
Annex-4:	List of Projects Visited During CAE	81
Annex-5:	Portfolio's Projects Database.....	82
Annex-6:	Geographical Distribution of the Bank Portfolio	86
Annex-7:	ICIEC's insurance coverage table	87
Annex-8:	OED evaluation rating matrix	88
Annex-9:	Completed and Ready for closure rating table	92
Annex-10:	Summary of the results of the project manager survey.....	97
Annex-11:	List of People Met	101
Annex-12:	Photographs taken during the CAE	104
Annex-13:	List of documents consulted	106
Annex-14:	Figure of evaluation design	108
Annex-15:	Trends of SDGs indicators over the CAE period	109

INDEX OF BOXES

Box 1 : Summary of portfolio relevance	26
Box 2 : Summary of portfolio effectiveness	31
Box 3 : Case study 1: Access to clean water improves the living conditions	34
Box 4 : Case study 2: Tackling challenges in National Microfinance Project	39
Box 5 : Case study 3: underserved SMEs' performance through a well-tailored LoF to BDU-CI.....	41
Box 6 : Case study 4: IsDB improved self-sufficiency in rice production.....	43
Box 7 : Summary of portfolio efficiency	47
Box 8 : Summary of sustainability of bank development assistance	52
Box 9 : Success story: Women in the Hydro-Agricultural Development Project.....	57

INDEX OF TABLES

Table 1 : General overview of projects by sector.....	23
Table 2 : Operations/Projects supported by IsDB Group entities, 2012 – 2021	25
Table 3 : Distribution of the education projects by education level.....	37
Table 4 : Average time to portfolio Projects' start-up and implementation	48
Table 5 : Portfolio performance assessment.....	61
Table 6: Table of recommendations for GoCI and IsDB Group	73
Table 7 : List of projects visited during CAE.....	81
Table 8 : IsDB Portfolio's projects database 2012 – 2021	82
Table 9 : ICIEC's insurance coverage table.....	87
Table 10 : Completed and Ready for closure rating table	92
Table 11 : Trends of SDGs indicators over the CAE period	109

INDEX OF FIGURES

Figure 1 : Project by sector	24
Figure 2 : Projects status	24
Figure 3 : Amount of the portfolio by sector	24
Figure 4 : Disbursement rate by status	24
Figure 5 : Mode of financing	24
Figure 6 : Evolution (2016 - 2021) of revenue (FCFA) from the Singrobo toll station.....	32
Figure 7: Disbursement rate by sector and status.....	48
Figure 8 : IsDB' ToC in Cote d'Ivoire 2012 – 2021.....	77
Figure 9 : Geographical Distribution of the Portfolio by sector	86
Figure 10: OED Country Assistance Evaluation – Overall Design.....	108

ACKNOWLEDGEMENTS

This report has been prepared by a team of Independent Evaluation Department (IEvD) staff comprising Dr. Intizar Hussein, former Manager Evaluations; Dr. Abdourahmane Dit Baffa Keita (Team Lead), Senior Evaluation Specialist; Oguz Ceylan, Lead Evaluation Specialist; Amin Abdullahi, Senior Evaluation Specialist; Adamou Sanda Mayaki, Senior Evaluation Specialist; and Dr. Assi J. C. Kimou, Senior Consultant. The team was assisted by Hassan Alrabayah and Sidi Aziz El Hilali. The report was peer-reviewed by Md Golam Mortaza, Evaluation Specialist and Raikhan Sabirova.

The study was developed under the guidance of Zaher Rebai, former Acting Director of the IEvD, and Ahmed Ag Aboubacrine, current Acting Director of the IEvD.

ABBREVIATIONS

AfDB	African Development Bank
ANADER	National Agency for Rural Development
BCEAO	Central Bank of West African States
BDU-CI	Banque de l'Union – Côte d'Ivoire
BNETD	National Office of Technical Studies for Development
CAE	Country Assistance Evaluation
CGA	Agricultural Development Management Committees
CGPE	Comité de Gestion des Points d'Eau (Water Point Management Committee)
CIAPOL	Ivorian Antipollution Center
CNO	Centre, Nord, Ouest (Center, North and West zone)
DGMP	Directorate General of Public Procurement
ECOWAS	Economic Community of West African States
FCFA	Franc de la Communauté financière africaine
GDP	Gross Domestic Production
GLOF	General Line of Financing
GoCI	Government of Côte d'Ivoire
ICD	Islamic Corporation for The Development of The Private Sector
ICIEC	Islamic Corporation for the Insurance of Investment and Export Credit
IsDBG	Islamic Development Bank Group
ITFC	Islamic Trade Finance Corporation
M&E	Monitoring and Evaluation
MCPS	Member Country Program Strategy
NDP/PND	National Development Plan
OED	Operation Evaluation Department
OTL	Operation Team Leaders
PMU	Project Management Unit
PCR	Project Completion Report
PForR	Performance for Result Financing
PIASR	Project Implementation Support and Evaluation Reports
PPP	Public Private Partnership
PSGOUV	Social Plan of Government
RCI	Republic of Côte D'Ivoire
RBM	Results Based Measurement Framework

SMEs	Small and Medium-sized Enterprises
UNACOOPEC-CI	Union Nationale des Coopératives d'Epargne et de Crédit de Côte d'Ivoire
USD	United State Dollar
ToC	Theory of Change
TVET	Technical, Vocational Education and Training
UNDP	United Nation Development Program Country
VTS	Vocational Training School
WHO	World Health Organization
WS&US	Water, Sanitation and Urban Services
WAEMU	West Africa Economic and Monetary Union

EXECUTIVE SUMMARY

BACKGROUND AND PURPOSE

The Country Assistance Evaluation (CAE) aims to **inform the Bank's future strategic orientation and operational approach to the country assistance in Cote d'Ivoire, by identifying emerging trends in the country, assessing how the Bank has responded to these trends, taking stock of the results of the Bank's assistance (through the lenses of evaluation criteria: relevance, effectiveness, efficiency and sustainability) and drawing lessons for future work.** The evaluation combines three objectives of (i) development impact, by assessing IsDB group development interventions over the period 2012–2021 in Cote d'Ivoire; (ii) accountability, through determining the extent to which the Bank has contributed to the development of Cote d'Ivoire and (iii) learning, by identifying the lessons on how the Bank can contribute most effectively to improving its interventions in Cote d'Ivoire.

The evaluation approach was participatory and focused on a phased approach. During the first phase, the CAE reviewed project documents to provide a theory of change that defines the evaluation. The second phase was based on sector evaluation approach which included site visits and interviews / focus group discussions with stakeholders and thematic/crosscutting case studies. The methodology has been limited by lack of Project Completion Reports (PCR) and Project Implementation Support and Evaluation Reports (PIASR) for some projects, schedule conflict with some stakeholders, etc. Additionally, for available PIASRs and PCRs, the CAE provided the rating of the portfolio based on a validated rating matrix based on evaluation criterion of relevance, effectiveness, efficiency, sustainability.

IsDB' vision is to foster the socio-economic development in member countries and in the Muslim world in conformity of Shari'ah (Islamic Law). **Côte d'Ivoire is composed of 42.2% of population as Muslims and exhibits a poverty rate of 36%. This amply justifies IsDB support through wealth creation and fostering social progress in accordance with strategic framework and principles of the Islamic law.**

The CAE covered all projects approved during 2012–2021 in Cote d'Ivoire and those approved prior to the period but under implementation (whether active or closed) during the period. **For the CAE period, the IsDB Group approved USD 2.10 billion financing for 56 operations, including 44 projects financed directly by IsDB, in 6 main sectors:** agriculture, education, finance, health and social (H&S), transportation and water, sanitation and urban services (WS&US). Among these projects, 21 are completed (48%), 20 projects are active (45%), and 3 have been canceled (7%). Completed projects represented 17% of the portfolio (USD 290.4 million). The transportation sector accounted for 30% of approved project financing, the WS&US sector for 30%, and education for 22%. In terms of mode of financing, the main mode of financing was Ististina'a (40%) followed by Installment Sale (32%) and Murabaha (20%). Ten (10) projects were co-financed by the Government of Cote d'Ivoire (GoCI) or other development partners, through overall, the IsDB remains the main donor in these projects.

The International Trade Finance Corporation (ITFC) approved financing for 7 trade operations worth USD 259 million and the Islamic Corporation for the Development of Private Sector (ICD) approved USD 100 million that was set up as a general line of financing (GLOF). On the other hand,

the Islamic Corporation for Insurance of Export Credit (ICIEC) approved insurance coverage of businesses worth USD 3.2 billion.

FINDINGS

The relevance of the Bank support in Republic of Cote d'Ivoire (RCI) is high. IsDB's support aligned with the GoCI's national priorities embedded in the NDPs and to the IsDB 1440 H vision as well as other national specific sectorial policies and strategies. Also, the choice of implementing entities appears very relevant as well as interventions targeting very vulnerable areas and populations. However, there are some sector specific issues. For instance, *in the Transport sector*, the GoCI's budgetary constraints, affected by the political instability in RCI, have contributed to a reduction in public and private investment in the transport sector. Regarding *Water, Sanitation and Urban Services (WSUS)*, studies in project design are not thorough enough to better understand adequate pricing of water supply that will make it less costly for the most vulnerable portion of the population. *In the agricultural sector*, operations design and implementation need to be improved to solve delays and low disbursements. Concerning *the Finance sector*, the IsDBG's entities' operations are not fully coordinated with the IsDB Governor's office, limiting therefore government's accountability.

Overall, IsDB support to RCI has produced outputs and outcomes that contribute to the economic and social development of the country and its people. Even though around 85% of the portfolio is still active, tangible outputs and impacts are noted in all sectors, particularly in the transportation and agriculture sectors and in access to basic social services such as water and sanitation. These results contributed to the IsDB's goal of accelerating economic growth and fighting against poverty while reducing disparities between rural and urban areas of its member countries.

The country's portfolio is aging (6.43 years on average vs 3.4 years planned from the effectiveness date) and has significant implementation delays. The overall disbursement rate is 59% (93% for completed projects and 52% for active) reflecting a **relatively low efficiency due to significant implementation delays**. *The slow project start-up; the dual procurement process; the delay related to the right of way; inadequate institutional arrangements; social and financial constraints; unreadiness of government counterpart funds; the low capacity of PMU Staff and contractors; the IsDB's slow responsiveness, the COVID-19 and other security-related issues exacerbate projects implementation delays.* It is worth noting that the co-financing (21.28% of projects) reflected a collaboration with GoCI and other donors.

Significant actions have been taken, by the GoCI and IsDB, in the design and implementation of projects to ensure sustainability: the involvement of national technical structures to support the PMUs in the implementation; the strengthening of local capacities and the ownership of actors and partnerships with Non-Governmental Organizations (NGO), etc. **However, crosscutting and specific issues (technical, financial and institutional) need to be addressed to enhance the sustainability of the Bank's operations:** *Non-involvement of certain technical institutions in the design and implementation of projects, in particular, the maintenance of equipment and infrastructure; absence or weakness of budgets devoted to the maintenance of equipment and infrastructure; the inadequacy of skills transfer strategies from the PMUs to the technical ministries at the completion of the projects.* The opening of a local IsDB office in RCI can contribute, in the medium and long

term, to greater sustainability in the design and implementation of interventions supported by the IsDB.

Overall, projects adopted an **inclusive approach in the design and implementation by targeting the most vulnerable segment of the population and the most underserved areas**. Although not openly specified in the Bank's strategy, IsDB supported projects have targeted several sectors that are directly factoring in their design, women and youth socioeconomic empowerment in line with GoCI's priorities. However, **benefits for youth and women seem disregarded during implementation phase**. Some projects directly benefit women and youth while, for others, neither specific targeting strategy nor gender-sensitive outcomes and impacts were noticed. This is evidenced by data in the Water Supply Project for the Eastern Region and the Hydro-Agricultural Development Project in the Haut Sassandra and Fromager regions where, even though impactful for that segment of the population, the number of youth and women beneficiaries is quite low. Significant implementation delays in most projects and absence of gender-centered M&E system hindered that possibility to measure performance of the portfolio regarding socio-economic inclusion of women and youth. Besides, **IsDB has greatly contributed to reducing regional disparities in access to basic services**.

The portfolio has satisfactorily addressed environmental aspects, particularly: (i) by developing flood protection infrastructure; (ii) prevention of ground and surface water pollution; and (iii) provision of sanitation services in Abidjan and 11 secondary cities, etc. The IsDB has supported several projects that have directly addressed these aspects taking into account the GoCI's commitment to tackle climate change: This is the case of the Cocody Bay Environmental Improvement and Urban Development Project and the Abidjan Storm Water Drainage and Sanitation Project. The portfolio adopted an environment-friendly approach during design and implementation. For instance, the ongoing Abidjan Storm Water Drainage and Sanitation Project is likely to improve health, hygiene and environmental conditions, and will help prevent recurrent flooding and ground and surface water pollutions.

Partnership between IsDB and the GoCI has yielded satisfactory results with a portfolio worth USD 1.7 billion, more than 19% of the net official development assistance received by the RCI during the period 2012 – 2020. However, there is no IsDB member country partnership strategy, and the portfolio exhibits insufficient time for Projects design and preparedness, although there is an active dialogue between the PMUs and IsDB implementation staff to speed up document approvals (e.g., NOLs). Significant progress has been made following the involvement of the IsDB regional office in Dakar: Reduction in document approval time (from 1 year to 3 months in certain case), improvement in the frequency of supervisions, etc.

On the other side, **the partnership with other donors is weak**. The partnership with other donors can be improved as there's a room or opportunities for more co-financing. The absence of IsDB in the fora of periodic discussions between the GoCI and the donor community is noted. **Partnerships, coordination and synergy with the partners of the donors' community need to be intensified** to promote greater efficiency and development effectiveness.

The IsDB's M&E system provides a variety of approaches to measure project performance but presents significant challenges. Project supervision missions were organized periodically at regular basis which was valuable to address challenges in some projects. The evaluation found this

approach satisfactory. However, the overall M&E system does not function well as expected, because only very few projects have a completed PIASRs (43%) or PCRs (15% of achieved projects out of completed projects). This finding suggests reviewing outcomes and impact measurement approach in order to better assess projects' performance.

The GoCI regularly solicited the support of IsDB group to reach its development goals and its top priorities embedded in the NDPs. The GoCI also promoted the Islamic finance industry by reforming the national legal framework in the Microfinance institutions and the bank sector. Nonetheless, the GoCI needs to adjust initial design and projects implementation by including budget lines to review and update feasibility studies and setting timely a counterpart budget to accelerate the payment of land expropriation costs, provision of adequate resources for efficiency and sustainability issues.

Similar to its relationship with other major multilateral financial institutions such as the World Bank and the AfDB, the GoCI has created a special unit devoted to the coordination of Arab funds. However, this unit faced significant challenges (insufficient staff, limited financial and technical resources, etc.), questioning, therefore, the effectiveness of the coordination mechanism. Besides, there exists another higher-level coordination mechanism led by the office of the Prime Minister. The Bank should foresee participation in these forums. Other key challenge encountered by the GoCI is the limited capacity of PMU's staff in terms of better understanding of the Bank's procurement, monitoring and evaluation process.

BANK STRATEGY FOR THE FUTURE

The Bank's interventions during the 2012-2021 period did not derive from a written and validated MCPS. However, Bank's operations were fully aligned with the GoCI's priorities and the Bank's 2003 strategy. Based on the current portfolio, the CAE builds a theory of change (ToC), postulating that the bank's overall strategy envisioned to propel inclusive economic prosperity and improvement of the competitiveness of the Ivorian economy. Key outcomes of that strategy were: improved quality of the human resource through quality education and reduced mortality and morbidity by a better access to basic health services. These positives changes are made possible under the assumptions of sound political and macroeconomic stability; proper maintenance of infrastructures; improved government's budgetary capacity to support sustainability; the existence of performing project management units and contractors and assisting Cote d'Ivoire to fulfill its ambition to become an upper-middle income economy. Such approach will be valuable to promote key objectives of the NDP III such as *(i) provision of high-quality infrastructure, (ii) promotion of inclusive and balance development among regions (iii) increase in competitiveness of the economy to take full advantage of the African free trade agreement, (iv) the development of human capital and information technology and (v) the fighting against global warming.*

Cote d'Ivoire, like many Member Countries (MCs), is recovering from challenges faced during the COVID-19 outbreak. Recent economic outlook pointed out an expected positive trend in the economy. This economic outlook seems in accordance with the Bank's three-year (2023-2025) strategy for its MCs. Côte d'Ivoire has now a three-year rolling-based programming, giving an opportunity to set a performance for result financing (PForR) for future portfolio. Further, there has been no regional projects so far. The Bank has therefore an opportunity to support regional projects in future MCPS operations. Lastly, the Bank's policies in Science and technology as well as other

sectors could help improve performance of the public administration while pursuing other strategic goals such as provision of high-quality infrastructure, increase in competitiveness of the economy, etc.

To sum up, after conducting a CAE over the 2012-2021 period, the evaluation concludes that: (i) **The overall portfolio is highly relevant**, (ii) perceptible outputs and outcomes in completed projects are noticed in all sectors making **the overall portfolio effective**, (iii) the portfolio is aging due to significant delays and low disbursement rates, **making the portfolio less efficient**, (iv) limited public budget line devoted to equipment maintenance and weak capacity of PMUs hampered the sustainability of completed projects. **However, the portfolio is rated likely sustainable**. Results from three case studies show significant contributions to food self-sufficiency, better access to clean water in underserved areas, and improved access to long-term financing by SMEs, making **Bank's portfolio impactful**.

ISSUES, LESSONS AND RECOMMENDATIONS

The main challenges encountered in the implementation of the portfolio are the following: (i) *Implementation delay and growing cumulative undisbursed amount* which are critical factors affecting the Bank's development goals in Cote d'Ivoire; (ii) *Lack of IsDB visibility* despite being one of the major multilateral development partners in Cote d'Ivoire; (iii) *The implementation of the Islamic microfinance* that aimed at providing funding to small businesses and thereby reducing poverty has not yet started; (iv) *The poor functioning and maintenance mechanisms for equipment and some buildings* and (v) *The irregularity in the preparation of PIASRs and PCRs and the lack of a centralized system for reporting on project performance*.

CAE's key lessons include:

- (i) **Initial involvement of communities in the project design** provides strong comprehension of local context which facilitates projects' implementation and sustainability. Some projects exhibited cost overruns during implementation causing therefore delays and sustainability issues.
- (ii) **The decentralization of IsDB's assistance (the regional office in Dakar and local office in Abidjan)** is a catalyst for accelerating project implementation and achieving results (outputs and outcomes). This has been helpful to speed up approval of no objection letters (NOLs), improving decision-making and strengthening trust between IsDB, GoCI and PMUs.
- (iii) **Lack of visibility of IsDB interventions limits co-financing opportunities and contribution to strategic dialogue for RCI development**. The CAE found that many donors were unaware of the volume and scope of IsDB interventions, despite IsDB's operations representing 19% of Official Development Assistance (ODA) over the evaluation period.

The evaluation recommends:

For IsDB Group

Follow-up action

- Organize regular orientation/capacity development sessions with stakeholders including PMU and Directorate General of Public Procurement

	<p>(DGMP) to strengthen the capacity of project teams on procurement procedures, IsDB project management procedures and address key procurement challenges.</p> <ul style="list-style-type: none"> • Strengthen the project team's capacities to address and analyze adequately gender and social inclusion items in specific implementation strategies and in the M&E system (reporting of monitoring and evaluation indicators). • The IsDB Group entities (ICD, ITFC, and ICIEC) should strengthen their collaboration with the Office of the IsDB Governor to ensure alignment of the operations to the national and sectorial development priorities of the country and thereby secure the government support. In this regard, strengthening the IsDB country office in Abidjan by assigning IsDB Group members' staff can be a good starting point. • During project design, include systematically a dialogue component convening all the stakeholders, i.e. a public-private-community dialogue, to better anticipate challenges. Also, at this stage, ensure the availability of gender and social inclusion dimension in projects' logical frameworks and M&E system. • Improve the complementarity/coherence among the IsDB Group member interventions to increase the development impact of the Group. For instance, graduates of IsDB-financed TVET schools can be organized into SMEs to benefit from the ICD lines of finance to local commercial banks. • Organize periodic portfolio reviews (semi-annual) for each sector with key stakeholders (IsDB, GoCI, other partners, etc.) to review the progress of projects, address issues related to cross-cutting challenges, identify synergy and complementary between projects and between partners. • Systematically conduct annual PIASRs and PCRs for each project to ensure the availability of data on project outcomes and impacts; and establish a follow-up mechanism for recommendations made during IsDB supervision missions, PIASRs, and PCRs.
Overall Recommendations	<ul style="list-style-type: none"> • Develop a Member Country Partnership Strategy (MCPS) for Côte d'Ivoire in close collaboration with the GoCI and in line with Côte d'Ivoire's National Development Plan (NDP) 2021 - 2025 and the IsDB's 2023-2025 vision to guide the IsDB Group's engagement with the country. The MCPS should also explore opportunity to develop integrated regional projects and foresee potential complementarity and synergy with other development partners in the country. • Actively participate in donor coordination forums for all sectors in the country where all other major development partners, including the World Bank, AfDB, AFD, UNDP, etc. are members to identify complementarities or synergies and enhance the opportunities for co-financing by conducting a donor mapping. • Develop a comprehensive communication strategy to improve the visibility and branding of the IsDB Group. In this regard, ensure that launchings of IsDB

	<p>projects are sufficiently reported on in the media, project facilities are marked with IsDB name and logo.</p> <ul style="list-style-type: none"> Contribute to the mainstreaming of Islamic finance activities in the financial sector in the sub-Saharan region through high-level advocacy for institutional reforms and capacity development interventions.
--	---

For GoCI

Follow-up action	<ul style="list-style-type: none"> Complete technical, environmental, and social studies, particularly for projects involving civil work before submitting the proposal to IsDB financing for instance involve organizations such as the Ivorian Antipollution Center (CIAPOL) in the design of projects and in regular monitoring during and after project implementation to address environmental issues. Specifically, conduct study for revenue generating projects on rational pricing of utilities (water, energy, waste management, etc.) to support vulnerable people of the society. Put in place efficient development financing ratification procedures and promptly establish PMUs to avoid start-up delays. Involve local institutions and authorities in charge of the land issues, in the regions where the projects will be implemented, in the identification of implementation sites during project design to avoid difficulties related to clearance of customary land rights (cost, legal aspects, property rights, etc.). Improve mechanisms for the sustainability of project achievements in their design and implementation through greater involvement of the relevant GoCI bodies and better consideration of operating and maintenance costs in the programming and planning of national budgets.
Overall Recommendation	<ul style="list-style-type: none"> Advocate for national and sub-regional institutional reform in the finance sector with IsDB's support (if necessary) to facilitate the expansion and promotion of Islamic finance in the country. Improve budgetary programming and the availability of resources to ensure GoCI's counterpart in project financing, particularly aspects related to customary land rights clearance (compensation of beneficiaries, purging of land rights, etc.) and costs related to the operation and maintenance of the project facilities and equipment. Consider avoiding the double procurement process to reduce the implementation delay since projects are subject to both the IsDB procurement guidelines and national procurement rules. This led to a very long time in procurement process.

1. COUNTRY BACKGROUND

1.1. Political context

1.1.1. Côte d'Ivoire is located in West Africa, bordered by the Atlantic Sea in the south, Burkina Faso and Mali in the north, Liberia, and Guinea in the west, and Ghana in the east. The country's surface is 322,262 km², is a member of the Economic Community of West African States (ECOWAS). Since its independence in 1960, the country enjoyed a peaceful and prosperous period that attracted many people and investors from the sub-region and beyond. It followed by a decade of political and violent turmoil that resulted in a civil conflict in late 1990s and early 2000s. The period of instability altered the economic fundamentals, whereas poverty deepened, and GDP collapsed significantly.

1.1.2. Aftermath of the 2011 general election, Côte d'Ivoire returned to normalcy through continuous commitment to peacebuilding, several institutional reforms, and the progressive strengthening of the rule of law. The country renewed collaboration with the international institutions and the donor's community which improved its borrowing capacities in the global market. Since then, besides the threat of violent extremism in the Sahel and its potential impact in the northern part of the country, Côte d'Ivoire has been enjoying again a peaceful environment valuable for economic progress and prosperity.

1.2. Country Development Strategies

1.2.1. Côte d'Ivoire renewed with a market-based economy supported by the two National Development Plans (NDP 2012-2015 and NDP 2016-2020), which set the basis of structural transformation. Côte d'Ivoire is currently implementing its third national plan, NDP III (PND 2021-2025), derived from its ten-years strategic document (Côte d'Ivoire 2030) which aims at consolidating the economic foundations and accelerating the progress towards the status of an emerging market.

1.2.2. The overall goal of the NDP III is to accomplish the economic and social transformation, necessary to set the country among the group of high middle income, by 2030. The NDP 2021-2025 has three specific strategic goals: (i) develop the national industrial sector so that it may become the engine of the economy and to ensure the provision of decent jobs; (ii) deliver a better productivity of inputs, specifically the human capital ensuring harmonious wealth creation all over the country and (iii) enhance governance so that to effectively accommodate the private sector in a development process that leaves no one behind.

1.3. Economic Context

1.3.1. Côte d'Ivoire is the leading economy in the West Africa Economic and Monetary Union (WAEMU), accounting for almost 40% of the GDP of WAEMU. An assessment of the implementation of the two NDPs exhibits an emerging shift in the structure of the economy. There is a gradual decline in the share of the primary sector (e.g., agriculture), from 22.7% in 2015 to 19.8% in 2018, while the share of the secondary sector (e.g., manufacturing) remained stable at around 25% and that of the tertiary sector (e.g., services) increased from 31.6% to 32.6%, over the period.

Real GDP grew significantly, beyond 7% between 2016 and 2018. This trend materialized led to a doubling of per capita GDP from USD1,220 in 2011 to USD2,290 in 2019.

1.3.2. The advent of the COVID-19 pandemic caused a slowdown of the performance of the Ivorian economy with a GDP growth rate averaging 1.8% in 2019. The pandemic aggravated incidence of poverty in 2021 45.2% of households felt below the poverty line in 2020 (INS and UNDP, 2020). However, the government curbed this shock with vigorous measures, and the economy is strengthening with a 6% GDP growth in 2021 (AfDB, 2022). The Ministry of Finance confirmed the return of the economy onwards to its 2019 performance in 2022. The dynamic in structural transformation was maintained with a 7.3% real GDP growth led by the primary sector growing by 2.2%, the secondary sector by 9.1% and the tertiary sector by 8.9% (INS, 2023).

1.3.3. This upturn in activity derived from significant increase in the volume of public and private investments. At the end of 2018, the overall investment rate stood at 21.1% of GDP, with a private investment rate of 15.7% of GDP (Ministry of Economy and Finance - MEF, 2020). Although, it is expected that 2022-2023 economic outlook could be negatively impacted by the Russian-Ukrainian war, the implementation of reforms and increase in investment contained in the 2030 strategic plan, combined with a peaceful socio-political environment should keep the economy in good track.

1.3.4. Inflation should decrease from 5.4% in 2022 to 2.3% in 2023, due to a better management of the consequences of the Ukraine-Russia war. The budget deficit is expected to be limited from 4.7% of GDP in 2022 to 3.8% of GDP in 2023, while the current account decline from 4.8% GDP in 2022 to 4.4 % GDP in 2023 and public debt should be close to 51.6% of GDP on the average, over the period 2022-2023 (AfDB, 2023).

1.3.5. Increased consumption and investments in agriculture, transportation, industry, commerce, and strategic infrastructure are projected to generate 6% GDP in 2022 and 6.7% GDP by 2023 (AfDB, 2022), which would be valuable to put Cote d'Ivoire in the path to reach upper-middle-income economies by 2030.

1.4. Social Context

1.4.1. According to the last 2022 census, Cote d'Ivoire has a population of over 29 million inhabitants and urbanization rate of 52.2%. The average growth rate of population is 2.9%, declining from 3.3% in 1998. The population is very young, 75.6% is below 35 years old.

1.4.2. The decade of instability has exacerbated poverty and deteriorated the living conditions of population, as poverty incidences increased (ranging from 38.2% in 2002 to 48.9% in 2008) and access to basic services worsened. The implementation of two consecutive social program (PSGOUV 1&2) contributed to improving some social indicators. The poverty rate declined to around 35%, access to electricity has jumped to 97.98% in 2020 from 72% in 2011; access to healthcare services increased from 44% in 2012 to 69% in 2029, and infant mortality rate at birth decreased from 96/1000 in 2016 to 79/1000 in 2019.

1.4.3. The implementation of the two NDPs has enabled Cote d'Ivoire to improve its commitment to achieving the SDGs with an overall score of 62.26 in 2022 compared with 50.78 in 2011. Even though many social development challenges remain (prevalence of stunting in children under 5

years of age, population using at least basic drinking water services, etc.), Cote d'Ivoire is on track to achieve or maintain SDGs for several indicators, notably, SDG1 with a significant decline in poverty headcounts, SDG 2 with the reduction in the prevalence of undernourishment and increase in cereal yields, SDG 4 with an improvement of the net primary enrolment ratio and SDG 8 with a reduction of unemployment rate.

2. EVALUATION APPROACH AND METHODOLOGY

2.1. Evaluation Purpose and Scope

2.1.1. The goal of the Country Assistance Evaluation (CAE) is to inform the Bank's future strategic orientation and operational approach to the country assistance, by identifying emerging trends in the country, assessing how the Bank has responded to these trends, taking stock of the results of the Bank's assistance (relevance, effectiveness, efficiency and sustainability) and drawing lessons for future work. The evaluation combines three objectives: (i) development impact, by assessing IsDB group development strategies over the period 2012–2021 in Cote d'Ivoire; (ii) accountability, through determining the extent to which the Bank has contributed to the development of the country and (iii) learning, by identifying the lessons on how the Bank can contribute most effectively to improving its interventions in Cote d'Ivoire.

2.1.2. The evaluation covered all IsDB Group operations in Cote d'Ivoire including programs, projects, and grants/technical assistance (TA) approved during 2012–2021, and all operations approved prior to the period, but under implementation (whether active or closed) during the period. The CAE assessed IsDBG's operation in five main sectors: Transportation, Agriculture, Education, Finance and Water, Sanitation and Urban Development. The portfolio under evaluation consisted of 59 operations (active and completed) totaling USD 2.114 billion, taking into account various financing instruments. The evaluation also included crosscutting issues in relation to the priorities of the Country Development Strategy (CDS) and Challenges related to global priorities (Millennium Development Goal - MDGs, Sustainable Development Goals - SDGs). These priorities included economic growth, environmentally sustainable growth (focusing on climate change), regional cooperation and integration, country economic diversification, and capacity development.

2.1.3. The overarching evaluation question is, "To what extent are IsDB supported operations in 2012–2021 contributing to the development impact, especially to inclusive growth, economic diversification, and expanded access to basic social services, macroeconomic stability and support for economic policy reform?" Also, importantly, "Did IsDB engagement during the study period meet the objectives of the CDS?"

2.2. Evaluation Methodology

2.2.1. The evaluation approach was participatory and focused on a phased approach. During the phase 1, the evaluation team gathered and reviewed project materials to provide a generic theory of change that delineates the evaluation. During the second phase, the evaluation consisted of five sectors' program assessments such as Transportation, Agriculture, Education, Finance and Water, Sanitation and Urban Development. Special thematic/crosscutting case studies provided an in-depth assessment of the Bank's assistance to Côte d'Ivoire. These case studies were related to agriculture, water sanitation and urban services and finance. In this second phase, the team carried out site field visits, focus group discussions, and interviews with projects beneficiaries, government officials, IsDB staff, and other stakeholders.

2.2.2. After field visits, primary and secondary data collected have been analyzed based on the evaluation criteria (relevance, effectiveness, efficiency and sustainability) to assess the overall

performance and sector performance as well. The analysis is derived from content analysis (from qualitative data) and statistical analysis (quantitative data). The triangulation of data was highlighted to ensure consistency of the trend observed from various data sources.

2.2.3. During the field mission in the country, several activities have been carried out, to collect data required for the CAE including:

- *High-level meeting with members of government of RCI:* The CAE's team met the Prime Minister office, Ministers in charge of Agriculture, Education and Literacy, Road Equipment and Maintenance, Water and Sanitation, Hydraulics, Sanitation and Health; and senior officials of the Ministry of Planning and Development, Economy and Finance, Technical and Vocational Education and Training, Health and Higher Education and Scientific Research;
- *Interviews with other development partners:* These meetings have been held with the World Bank Regional Office in Abidjan, the European Union (EU) delegation, the World Health Organization (WHO) office, and the United Nation Development Program (UNDP) Country office;
- *Interviews with heads of Project Management Units (PMUs):* The evaluation team met some heads of IsDB-supported projects in each sector (see list of people met in the annex-11);
- *Sites visits and interviews/focus group discussions with stakeholders:* The evaluation team organized several site visits to gauge the achievements of selected projects across the five sectors (Transportation, Water, Sanitation & Urban Services, Finance and Education) investigated by the CAE. The following localities have been visited: Abidjan, Anyama, Bouaké, Bondoukou, Daloa, Gagnoa, Yamoussoukro, Tiébissou and Odiénne (see appendix -4);
- *Document review:* The first phase of the evaluation focused on a desk review consisting of a literature/policy review and portfolio review. These analyses brought some evidence to the evaluation questions and supported the refine of evaluation questions for the second phase. Combination with a portfolio review provided the initial overall assessment of the Bank's performance;
- *Quantitative data collection* was also carried out through an online survey sent to Project management units and government officials. The survey aimed at having the opinion of the stakeholders related to the evaluation criteria;
- *Case studies:* Three cases studies have been conducted in three sectors: Agriculture, water sanitation and urban services and finance in order to gauge the impact of the interventions. The case study on agriculture was related to the rice production, an important step to understand the Bank's commitment to tackle food insecurity. Focus on water sanitation and urban services was also useful to gauge how well inclusive the bank's operations devoted to increase access to basic utility services. For that purpose, the CAE team has selected a project implemented in the Bounkani region in the North-East, one of the most underserved and impoverished areas of Cote d'Ivoire. A case study on the finance sector weighed the impact of access to medium-and-long term financing on SMEs' performance, from a Line of Financing (LoF) made available by the Islamic Corporation for the Development of Private Sector (ICD) to the national financial sector.

2.3. Limitations

2.3.1. Several constraints limited the use of a wide range of evaluation instruments. These are: the lack of project completion reports (5 reports available out of 21 completed projects) and also the lack of updated PIASRs. Indeed, several available PIASRs are 2 to 4 years old before the end date of the evaluation period. Further, data on the economic performance of projects was deemed insufficient to assess the economic performance of the portfolio. As such, this criterion was not rated. Pre and post assessments for the Economic internal Rate of Return were available for just five projects.

2.3.2. Also, a separate private sector assessment was planned to be performed to look at other group members' (ITFC, ICD, ICIEC and other Funds) operations. The CAE noticed however that, over the evaluation period, very few projects in the financial sector came into effect. Also, the active one in the portfolio exhibited very low disbursement rate making the assessment challenging. Nevertheless, the evaluation relied on the qualitative data and selected project performance. Lastly, the CAE intended to prepare another case study on the education sector, however, due to the period of vacation, stakeholders were not available during the period of the CAE field mission. This aspect has also not been included in the CAE. The CAE, however, has sufficient information to fulfill the objectives of the assignment.

3. BANK PORTFOLIO ANALYSIS

3.0 The Côte d'Ivoire's CAE projects portfolio covers all operations approved during 2012-2021 and also all operations approved prior to this period but which were active or were completed during the 2012 - 2021 period. During this period, the IsDB Group financed 59 operations for an amount of USD 2.10 billion. The portfolio includes 44 projects financed directly by IsDB for an amount of USD 1.70 billion and other projects financed through IsDB Group entities: the International Trade Finance Corporation (ITFC), the Islamic Corporation for the Development of Private Sector (ICD) and the Islamic Corporation for Insurance of Export Credit (ICIEC). The projects included in the portfolio are listed in the Annex 5.

3.1.1. The Islamic Development Bank (IsDB) is a multilateral international financial institution. IsDB vision is to be the leader fostering socio-economic development in member countries (MCs) and in Muslim communities worldwide in conformity of Shari'ah (the Islamic Law).

3.1.2. The IsDB group is formed of five entities including the IsDB, the Islamic Corporation for the Development of the Private sector (ICD), the Islamic International Trade and Finance Corporation (ITFC), the Islamic Corporation for Insurance of Investment and Export Credit (ICIEC) and the IsDB Institute (IsDBi).

3.1.3. The intervention of the IsDB lays in the principle that wealth and property shall circulate among the population and transfer shall be active from hand to hand in the form of expenditures and investments (Ahmed, 2004). Ahmed (2004) stressed that "in Islam a balance improvement in the material well-being of individual impacts directly on the spiritual well-being". These prerequisites support the interventions of the IsDB Group in Cote d'Ivoire which is composed of 42.2% of Muslims¹, exhibits an estimated poverty rate of 35%.

3.1.4. IsDB's operations are pertaining to strategic documents and policies including the bank's refined 2003 strategic framework and Vision 1440 H. IsDB's strategic framework aimed at promoting Islamic financial industry and institutions, poverty alleviation and the promotion of cooperation among member countries. The strategic framework relied on five key sectors, namely: (i) human development, (ii) agricultural development, (iii) infrastructures development, (iv) private sector development, (v) research and development in Islamic economics, banking and finance.

3.1.5. The IsDB is expected to play a key role in reaching the goals of vision 1440H which are: (i) rooted in the Shari'ah; (ii) centered in a comprehensive development of the human person, (iii) balanced satisfaction of material and spiritual need, (iii) striving for knowledge and economic advancement, (iv) emphasizing on good governance, (v) development of all humanity, not just Muslims. In this context, the interventions of IsDB should provide efficiency at the macroeconomic level due to absence of interest-based lending (Al-Jahri, 2002) and fairness because of risk and profit sharing between the financial intermediate and entrepreneurs (Siddiqi, 2006).

3.1.6. This overall goal delineating the foundation of the Bank's intervention in Cote d'Ivoire will be the guiding basis of the assessment of the portfolio performance in Cote d'Ivoire.

¹ According to results from 2022 National Census

3.2. CAE's Portfolio Overview

Projects financed directly by IsDB

3.2.1. As shown in table 1 below, about 44 IsDB projects², of which 31 direct projects financing and 13 grants, have been approved in 6 key sectors, namely: agriculture, education, finance, health and social (H&S), transportation and water, sanitation and urban services (WS&US). Of these projects, 13 were approved before 2012 (USD 277.86 million) and 31 between 2012 and 2021 (USD 1.42 billion). Also, 21 are completed (48%), 20 projects are active (45%), and 3 have been canceled (7%). Completed projects (10 projects and 11 grants) represent 17% (USD 290.4 million) of total funding and active projects represent 83% (1,408.64 million). Among the active projects, 3 are ready for closure and 3 others are signed but are not effective.

3.2.2. The transportation sector accounts for 33% of approved project financing, the WS&US sector for 30%, and education for 22%. Of these projects, the main mode of financing is Ististina'a (40%) followed by Installment Sale (32%) and Murabaha (20%). The IsDB co-financed 10 projects with other development partners (the Arab Bank for Economic Development in Africa, the OPEC Fund for International Development, the African Development Bank, etc.). But in general, the IsDB remains the main donor. Regarding the disbursement, USD 1,000 million were disbursed with USD 270 million for completed projects and USD 730 for active projects, accounting for an overall disbursement rate of 59% with 93% for completed projects and 52% for active projects.

3.2.3. In general, IsDB projects cover the entire country, with a particular focus on the north, the west and the district of Abidjan. The geographical distribution of projects by sector is presented in the Annex 6.

Table 1 : General overview of projects by sector

Sectors	Operations			Financing		Comple ted	Status		Status by financing (USD million)		
	Projec t	Gran t	Tota l	Amount (USD million)	%		Active	Canceled	Comple d	Active	Canceled
Transportation	7	0	7	567.84	33	4	3	0	186.19	381.65	0
WS&US	5	0	5	503.07	30	1	4	0	15.11	487.96	0
Education	8	7	15	383.72	22	7	7	1	10.59	371.78	1.35
Agriculture	6	4	10	139.1	8	6	3	1	46.46	92.45	0.29
Health & Social	3	0	3	94.84	6	1	2	0	31.04	63.8	0
Finance	2	2	4	12.11	7	2	1	1	1.01	11	0.1
TOTAL	31	13	44	1,700.68	100.00 %	21	20	3	290.4	1,408.6 4	1.74

Source: IEvD Analysis based on Project Portfolio Database and Project Documents (September 2023)

² Not include a grant for public administration sector

Figure 1 : Sector Distribution by # Projects

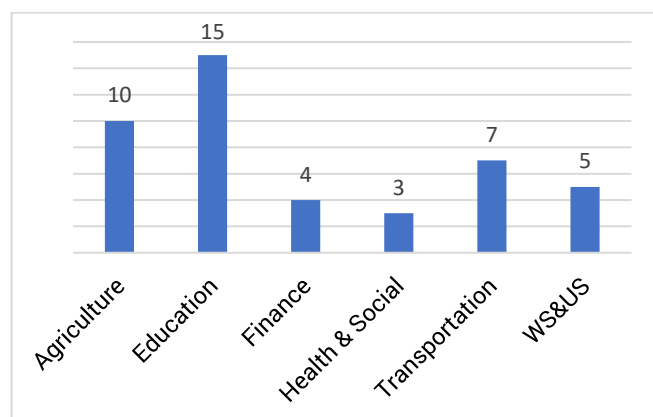


Figure 2 : Projects Status

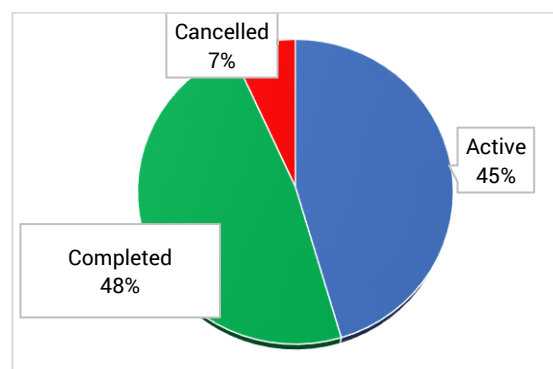


Figure 3 : Sector Distribution by Approved Amount

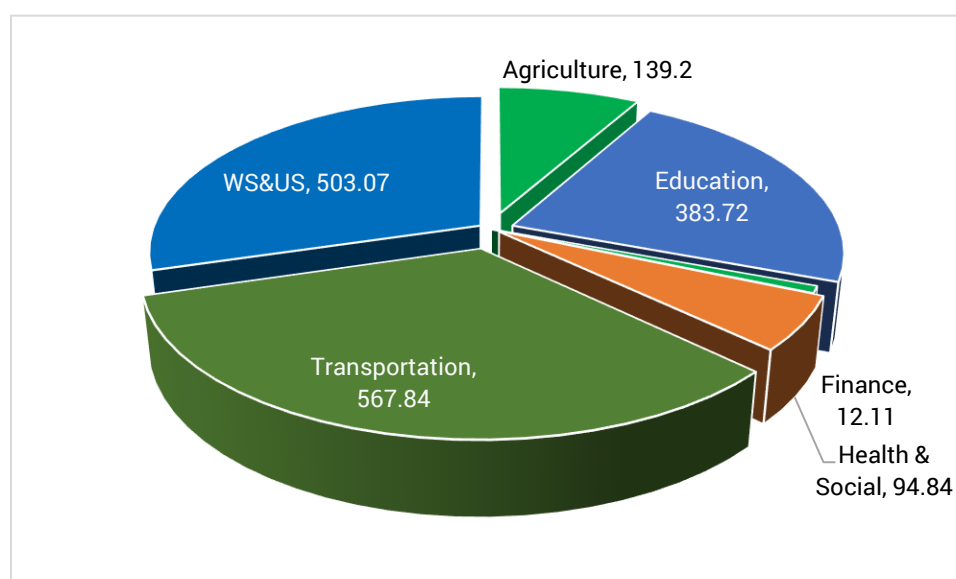


Figure 4 : Disbursement rate by status

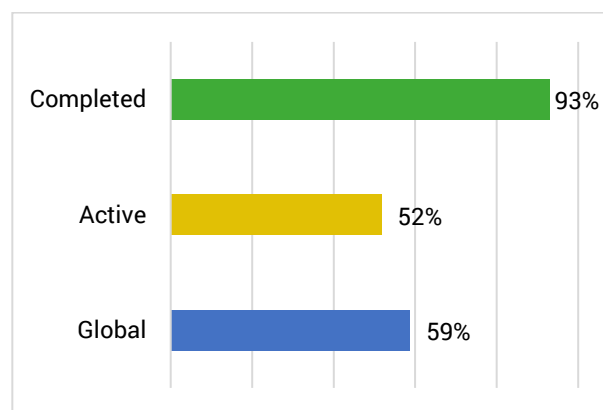
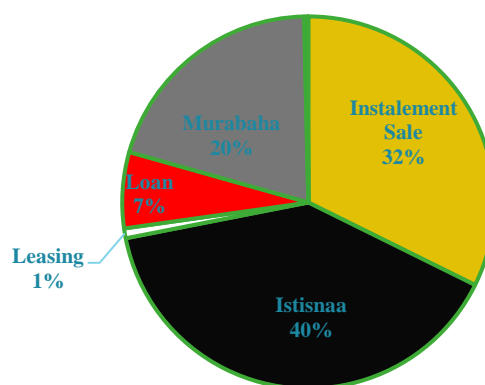


Figure 5 : Mode of financing



Source: IEvD Analysis based on Project Portfolio Database and Project Documents (September 2023)

Projects financed by the IsDB Group entities

3.2.4. The table 2 below shows a general overview of the operations/projects supported by IsDB Group entities for Côte d'Ivoire during 2012 – 2021.

Table 2 : Operations/Projects supported by IsDB Group entities, 2012 – 2021

Sectors	Operation / Project	Financing		Status			Status by financing (USD million)		
		Amount (USD million)	%	Completed	Active	Canceled	Completed	Active	Canceled
ITFC	7	295.24	8.21%	5	0	2	155.24	0	140
ICD	1	100	2.78%	0	1	0	43	67	0
ICIEC*	9	3,200	89.01%	9	0	0	467.03 ³	2,732.97	0
TOTAL	17	3,595.24	89.01%	14	1	2	665.27	2,732.97	140

Source: CAE from analysis of the portfolio database

*The figures are for the insurance coverage.

3.2.5. The International Trade Finance Corporation (ITFC) financed 7 trade operations for an amount of USD 295.24 million that are expected to feature business opportunities for the Ivoirian private sector. Two approved operations worth USD 140 million were later canceled due to non-responsiveness from the government and beneficiaries.

3.2.6. A corporate line of credit for an amount of USD 100 million have been set up by the Islamic Corporation for the Development of Private Sector (ICD) through a general line of financing (GLOF). The GLOF would enable ICD to access the Ivoirian economy with a sizeable amount to support SMEs, support the Government's budget from the increase of taxable income, promote Islamic finance and enable ICD to achieve some of the SDGs. Part of this amount (USD 43 million) has already been made available to financial institutions to support the development of SMEs in RCI and help increase the private sector's contribution to economic growth.

3.2.7. An amount of USD 3.2 billion has been set up through the Islamic Corporation for Insurance of Export Credit (ICIEC) to cover investment risks in key sectors to RCI's structural transformation agenda. This amount provided insurance coverage for 9 projects implemented by financial institutions and investors. The amount covered is over USD 467 million.

³ The amount is € 420,013,023.07. To facilitate the compilation of information for the evaluation, this amount has been converted into USD according to the exchange rate of €1 for USD1.11

4. ASSESSMENT OF THE BANK CONTRIBUTION TO THE COUNTRY DEVELOPMENT RESULTS – PERFORMANCE OF THE BANK INTERVENTIONS

4.1. Relevance of Bank Interventions

Box 1 : Summary of portfolio relevance

The assessment of the Relevance gauge whether the Bank's development assistance has met the needs and expectations of Côte d'Ivoire and IsDB policies and strategies. **The evaluation found that the completed projects are highly relevant.**

The overall Bank's operations in Cote d'Ivoire are aligned with the GoCI's priorities outlined in the NDPs and to the IsDB 1440H vision. Over 93% of the PMUs and government officials totally agree or strongly agree that Bank's support fits in GOCI's need and the people's needs. However, the Bank's entities will need to work closely with the office of the Governor to make sure they have the appropriate approval before directing any line of financing (LoF) to the national bank system.

The Transport sector, projects are consistent with both the 5-Year Transport Sector Adjustment/Investment Program of the GoCI and the IsDB Group Strategy. The projects target regional economic integration with other countries and improvement of the competitiveness of the Ivorian economy.

The Water, Sanitation and Urban Services (WSUS) projects are fully aligned with the IsDB's 1440H vision which focuses on achieving comprehensive human development through poverty reduction and improved health and its intervention strategies. Inclusion of green energy (solar panels) as source of energy in the water infrastructure system delineates clearly the environmental-friendly design approach of the interventions. Nevertheless, the design of the project needs to adapt constantly to the changing institutional context.

The Education sector projects are aligned with the national development strategies and the education/training sector strategy. The Bank's interventions are highly relevant due to an inclusive design approach aimed at reducing geographical disparities.

The Finance sector projects addressed the need of financing the GoCI's vision of empowering the private sector to achieve its development goals embedded in the NDPs.

The agricultural sector projects are very relevant because of the alignment to the national policies by tackling root causes of rice self-insufficiency and low productivity, positioning the bank as a key player in addressing food insecurity in RCI; even though operations design and implementation need to be improved to solve delays and low disbursements.

Projects in the Health sector are highly relevant. The Bank's interventions are directly in line with the GoCI's priorities, specifically for the most vulnerable ones such as children, women and to the population living in the rural areas and beyond (from neighboring countries).

4.1.1. The overall support of the Bank in Cote d'Ivoire is aligned with the GoCI's priorities embedded in the NDPs and with the IsDB's Vision 1440 H, 10-years strategy, and Strategy 2023-25 positioning IsDB as one of the main development partners of Cote d'Ivoire. These priorities were based on the reconstruction of the economic fundamentals altered by the decade of instability. The

interventions of the Bank were tailored with specific sectorial documents and policies. Indeed, over 93% of the PMUs and government officials agree or strongly agree that Bank's support fits GoCI's needs as well as the people's needs. The same trend is observed when taking into account sector issues. All projects funded by the Bank are approved by the Ministry of Planning of GoCI ensuring its relevance to the country.

4.1.2. Over the 2012-2021 period, the Bank financed projects which were very important to the GoCI's priorities to pursue macroeconomic stability, launch the structural transformation of the economy, and curb the increasing poverty trend fueled by a decade of poor basic services delivery.

4.1.3. However, even though the relevance of Bank's intervention is highly appreciated, those of the Bank's entities are not coordinated with the IsDB Governor's office. The Bank's entities will need to work closely with the office of the governor before directing any line of financing (LoF) to the national banking system. Indeed, the Ministry of Planning is in charge of coordinating and monitoring all NDP-related projects including private sector development financing. A close collaboration with the office of the governor on the financial criteria set for benefiting SMEs can ensure that support to the sector through the LoF contribute to the expected performance outcomes and are in line with the GoCI's priorities on the private sector development.

4.1.4. The Transport sector faces the GoCI's budgetary constraints, accentuated by the political crisis in RCI, which have contributed to a reduction in public and private investment in the transport sector, particularly in construction, rehabilitation, maintenance and capacity building, all of which hinder the movement of goods and people needed to support the poverty reduction objective and the GoCI's vision of emergence by 2020. Most of the projects are consistent with both the 5-Year Transport Sector Adjustment/Investment Program of the GoCI and the IsDB Group Strategy for its sub-Saharan member countries centered on poverty reduction and promotion of economic growth and are also part of the primary road network of the West African Economic and Monetary Union (WAEMU) and of the Economic Community of West African States (ECOWAS).

4.1.5. The targeting areas are very important for the western and northern regions for the local economic recovery in terms of improved social and administrative services delivery and creation of economic opportunity. The projects also contribute to the regional social and economic integration and the improvement of the competitiveness of the Ivorian economy. At the local level, the integrated approach in the design should foster the expansion of "small" businesses for women, reduced roads accidents for travel and increase the traffic flow.

4.1.6. Access to the basic services and their quality (health, education, water, electricity, employment, etc.), remain limited due to low public and private investment in the construction, production and maintenance of infrastructure and works, aggravated by the destruction of existing infrastructure as a result of the socio-political crisis, especially in the rural areas of the former CNO zone and in the urban agglomerations that have taken in displaced populations. So, all the ***Water, Sanitation and Urban Services (WSUS) projects*** are fully aligned with the IsDB's 1440H vision which focused on achieving comprehensive human development through poverty reduction and improved health and its intervention strategies such as the Special Program for Africa's Development (SPDA) and the Jeddah Declaration and the Bank's Ten-Year Strategic Framework the first pillar of which focuses on economic and social infrastructure, aims at bridging the

infrastructure gap in member countries by investing in the water, sanitation, energy, education, transport sectors. The projects are in line with the NDP targeting the infrastructure development and provision of basic social services including sanitation, health, and road maintenance as key drivers for economic transformation.

4.1.7. The projects are very relevant to meet the needs of the rural and urban populations affected by the decline in investment in the sector accentuated by growing urbanization due to the movement of populations affected by the political crisis as evidenced by the following state of female beneficiary of the Gontougou region (Northern East):

"We used to wake up every day at 5 a.m. to look for water and we spend at least 3 hours just to get a bowl of water. We would also get water from the rivers, boil the water, and drink it. This had affected the health of the children. They sometimes contracted diseases"

4.1.8. The inclusion of green energy (solar panels) as a source of energy in the water infrastructure system shows clearly the environmental-friendly design approach of the interventions. Nevertheless, the design of the project needs to adapt constantly to the changing institutional context by clearly integrating waste management, sanitation, and water resources management. Project design should include adequate feasibility studies in order to better understand proper pricing of water supply that will make it less costly for the most vulnerable portion of the population.

4.1.9. The Education sector is heavily hampered by the decade of socio-political crisis, the sector is characterized by problems of access, the quality and low internal and external efficiency, at all levels (primary, secondary, vocational and higher education), which limit the development of human capital valuable to support post-conflict recovery and long-term economic transformation. The evaluation found that the education projects are aligned with both the national development strategies (Poverty Reduction Strategy Paper - Interim 2009 - 2013 and the NDP 2016 - 2020) and the education/training sector development strategy 2016 – 2025 making the Bank's intervention highly relevant.

4.1.10. The projects are also closely in line with IsDB overall vision to help develop education systems in least developed member countries and with IsDB' education sector policy which promote learning for human development. Project inclusive design approaches are highlighted by the reduction of geographical disparities (former Center, North and West Zone - CNOs mostly affected by the decade of politico-military instability), targeting of the most vulnerable group of the population (the Expanding Girls' Access to Secondary Education Project); and provision of economic opportunity to the youth by matching TVET training with local economic opportunities (Construction and Equipment of the Vocational Training School for Agriculture, Livestock and Fisheries of Bouna and Zouan-Hounien). The TVET sector (rehabilitation of TVET center in Odienne) is indirectly relevant for the regional capacity building. The Odienne's TVET center had a good reputation for the training of experts in the field of agro-industry.

4.1.11. The Finance sector is supported by the IsDB group through ITFC's operations which addressed the need of financing the GoCI's vision of empowering the private sector to achieve its goals embedded in the NDPs. The support was driven from two channels, providing concessional loans to the public sector and supporting the national banking sector (NSIA, BACI, ABI). The launch

of two steps Murabaha is expected to provide funding to SMEs and revitalize the private sector. Furthermore, the provision of GLOF by the ICD is expected to reinforce financing opportunities for SMEs who for a long period received limited attention from the local banking system. Indeed, in RCI, SMEs experience a variety of obstacles including access to financing, skills, markets, management standards, etc. that limit their ability to develop and expand. Beneficiary SMEs were selected across the country, making the IsDB's group intervention inclusive to all businesses operating in the rural areas, most of which are worst off in getting funding opportunity to expand their activities. Further, these operations are aligned with the IsDB's goal to expand the Islamic financing and fund wealth creation in less developed member country economies.

4.1.12. The agricultural sector projects are very relevant because of alignment with the national policies (National agriculture investment plan, National rice strategy, etc.) and with the IsDB 1440H vision that aimed at reducing poverty and promoting food security for its poor member countries. The support was also in line with the priorities of the IsDB Group Food Security Program (Jeddah Declaration) that provided USD1.5 billion to increase food security in the member countries. The projects are also well aligned with pillar 1 and 2 of the IsDB Strategy Realignment: 2023-2025 as well as the objectives of the IsDB Agriculture and Rural Development Policy (alleviating poverty and enhancing food security and creating rural employment opportunities). Indeed, 6 out of 10 Bank's operations were directly channeled to the improvement of the rice value chain. Key activities encompassed capacity building for beneficiaries, infrastructure construction (irrigation dams), tailored financing arrangements, and improving seeds production. The combined effects of these actions are expected to increase rice production, an important food crop for RCI.

4.1.13. The agriculture projects tackle the root causes of rice self-insufficiency and low productivity, positioning the Bank as a key player in addressing the issue of food security in RCI. In that matter, the agriculture projects took into account the farmers' needs for better organization and governance, increased access to quality fertilizer, improvement of agricultural practices and access to market, all of which were aimed to increase agricultural productivity and income. The agriculture projects were also important to meet the harsh demand of rice both for local consumers and farmers. According to community leaders of beneficiary areas:

"The most important change brought by the rice farming projects is food self-sufficiency. Around 1/3 of total production is used for self-consumption in the rice growers' households".

4.1.14. However, the design of operations shows some limitations such as outdated design, implementation delays and low disbursements. For instance, the Hydro-Agricultural Land Development Project in Upper Sassandra and Fromager Regions had an implementation period extension or a change in design at different phases. Regarding overall projects design in agricultural sector, the CAE noticed a lack of an integrated approach gathering key players such as research institutions, roads upgrading actors, basic services delivery agencies, etc. For example, this gap was observed within the Post-Conflict Reconstruction and Community Development Project which did not convene research and technical assistance institutions (CNRA⁴, ANADER⁵);

⁴ Centre National de Recherche Agronomique (National Center for Agricultural Research)

⁵ Agence Nationale d'Appui au Développement Rural (National Rural Development Support Agency)

ministries in charge of infrastructure (for the reprofiling of roads), health and education (for the provision of basic services) and agriculture and rural development.

4.1.15. *Projects in the Health sectors are highly relevant.* The Bank's interventions are fully in line with the GoCI's priorities and end beneficiaries' needs. Through the integrated Nutrition and Early childhood project, IsDB is responding to the implementation of the NDP and the Nutrition National Policy (PNN) which aimed to improve the nutritional status of the population, specifically for the most vulnerable ones such as children and women during 2016-2020. Also, the construction of the National Institute of Cardiology responds to the need to expand access to the critical heart disease services to the population living in rural areas and beyond (from neighboring countries). The design and objective of this project aims to benefit over 10 million people in the central and northern regions of the country, to significantly reduce health related transportation costs and to reduce a mortality rate of cardiovascular diseases by 15%.

4.2. Effectiveness of Bank Interventions

Box 2 : Summary of portfolio effectiveness

The evaluation of the effectiveness aims to assess the extent to which the IsDB contributed to the country's development and how these results contributed to the achievement of the IsDB's core global objectives. The CAE assessed **the completed projects, and the overall rating is effective**. Even though around 85% of the portfolio is still active, **tangible outputs and impacts are observed in all sectors**.

In the **transport sector**, IsDB significantly contributed to the extension of RCI's modern road network by about 350 km, improving the volume of national and international traffic, reducing travel time and improving the safety and comfort of road users. Also, IsDB intervention improved, through the toll stations on the roads built, the sources of revenue of the GoCI and enhanced the maintenance of the road network.

In the **water, sanitation and urban services sector**, IsDB projects achievements improved the economic situation of vulnerable households and communities and helped reduce morbidity and mortality through better access to infrastructure and social and economic services. This is reflected by the improved access to drinking water for more than 2 million urban population in Yopougon. Also, more than 40,000 rural and semi-rural population of Bouna and surrounding areas have improved sanitation with 4,250 family latrines built. For example, **the CAE highlights the reinforcement of Abidjan Water Supply Project** rated highly effective.

The **agriculture sector** projects have several achievements benefitting the population. The projects also contributed significantly to food self-sufficiency and improved the living conditions of the rural populations in the regions through the increased rice, vegetables and fish production and led to the increased income for producers and the creation of about 1,250 permanent and more than 70,000 temporary jobs.

The **education, finance and health sectors** had significant achievements with the construction/rehabilitation of 270 classrooms in 45 schools, construction of 3 colleges, creation of 74 direct jobs through the LoF provided by ICD to 18 SMEs, but due to the major challenges encountered during the implementation, the effects on the populations will be better in the short and medium terms.

These results contributed to the IsDB's goal of accelerating the economic growth and fighting poverty while reducing social and economic disparities between the rural and urban areas of the RCI.

4.2.1. The analysis of the effectiveness of IsDB interventions shows very different situations, depending on sectors of intervention, in terms of their ability to contribute to the country's development goals.

Transport sector

4.2.2. The Bank's **USD 567.84 million** support to the **transport sector** promoted regional and social integration and increased the incomes of businesses and households by enhancing trade and reducing costs related to national and international transportation. The IsDB has implemented 7 projects in the transport sector, of which 4 projects have been completed (USD 186.19 million) and 3 are active (USD 381.65 million). Most of these are road transport projects, with one project related to air transport.

4.2.3. The transport projects achieved significant outcomes by improving the operational and safety aspects of rural and urban roads and highways and the capacity through the construction of 257km of roads and the quality of service at the Freight terminal of the Abidjan International

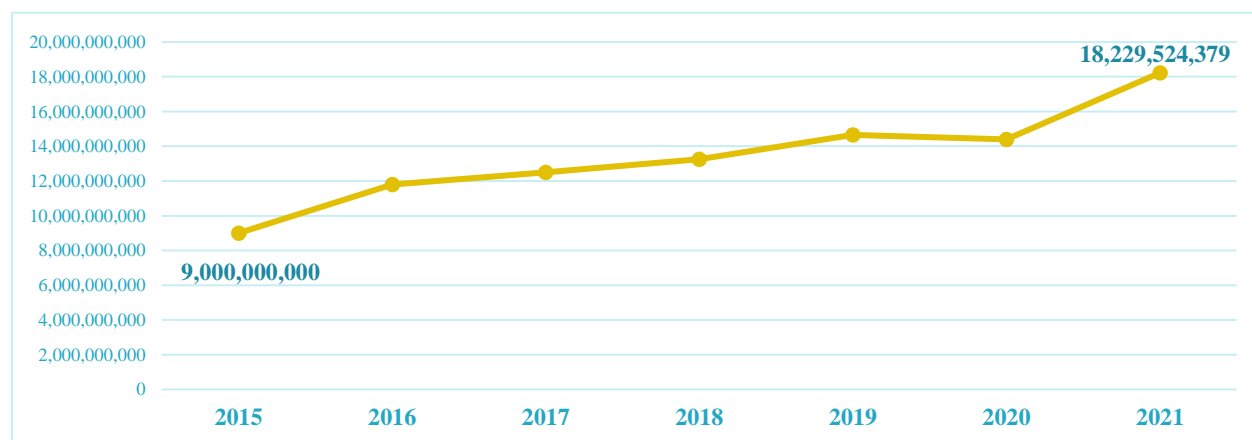
Airport. In the road transport sub-sector, the Construction of Singrobo-Yamoussoukro Highway Project (44.10 km) was implemented in 3 phases and has been completed. The Construction of the North-West Region Roads Project has been completed (100% achievement). The operation upgraded the two existing road sections of 135 km Boundiali-Odienne and 40 km Bolona-Tengrela, a total of 175 km from a gravel road to a modern paved one.

4.2.4. The Yamoussoukro-Bouake Highway Construction Project, Yamoussoukro-Tiébissou section (37 km), has been completed (100% achievement). The Center-West Region Roads Project consists of upgrading the two existing roads sections (45 km Toulepleu – Zouan-Hounien, and 55 km Seguela - Mankono) with a total length of 100 km from a gravel to a paved road. The implementation of this project faced delays mainly caused by the COVID19 pandemic and by contractor's default to provide the supply of inputs and materials and ensure satisfactory performance; the progress is very weak with around 10% in June 2022, six years after its approval.

4.2.5. It is expected that after completion of all projects, the IsDB support will increase the length of the paved road network by about 350 km in RCI and contribute to the GoCI's vision of improving business and household incomes through the improved trade and reduced national and international transaction costs. IsDB interventions have also significantly impacted the volume of road traffic.

4.2.6. The Singrobo - Yamoussoukro highway was commissioned in December 2013 and since then traffic has increased significantly. During June-December 2014 the average daily traffic was 4,321 vehicles per day and during June-December 2015 the average daily traffic was 4,851 vehicles per day, compared to 2,868 vehicles per day in 2001 as inferred by the trend of the revenue generated by the traffic (see Figure 6).

Figure 6 : Evolution (2016 - 2021) of Revenue (FCFA) from the Singrobo Toll Station



Source: Management report of the Road Maintenance Fund (FER) 2015 - 2021

4.2.7. The Figure 6 shows that the amount of toll revenue from the Yamoussoukro - Singrobo highway doubled between 2015 and 2021, from FCFA 9 billion to over FCFA 18 billion⁶. This shows that IsDB interventions have not only increased national and international traffic on the highway

⁶ Source: Management report of the Road Maintenance Fund (FER) 2015 - 2021

but also improved the GoCI's revenue sources to enable it to maintain the road network. Upgrading the roads from a gravel road to a modern paved road helps to improve safety and reduce travel times.

4.2.8. These improvements are highly appreciated by road users as a civil servant says during the inauguration of the section of the Yamoussoukro - Tiébissou highway:

"This section caused me an expense of FCFA 250,000 last week. Indeed, a large truck had fallen, and I wanted to manage to reach the new highway. My car took a hit. This new highway relieves us as civil servants because it improves our efficiency in terms of saving time for our trips. Not to mention comfort and safety in traveling".

4.2.9. Also, the Construction of North-West Region Roads Project, which was completed in 2016, has helped to increase the volume of exchange (import-export) between RCI and neighboring countries (Burkina Faso, Mali, Guinea). Data from the San Pedro seaport show that exchanges volume overpassed the initial target of 30% increase, reaching 36.93% between 2017 and 2020.

4.2.10. In the air transport sub-sector, IsDB supported the reconstruction and expansion of freight terminal facilities, the acquisition of new safety, security and handling equipment, and the improvement of service and access roads and other landside facilities at the Felix Houphouët-Boigny International Airport Freight Terminal in Abidjan. This contributed to the modernization and expansion of the freight terminal and the increase the number of passengers and freight handling capacity. As a result⁸, passenger traffic at the Felix Houphouët-Boigny International Airport in Abidjan increased from 1,829,000 passengers in 2016 to 2,271,700 passengers in 2019, resulting in an increase of 24%. Cargo traffic increased by 37%, from 20,381 tons in 2016 to 28,016 in 2019.

4.2.11. The effectiveness of the transport sector projects was affected by the weakness of the initial design of the projects, particularly the absence of consultations with the communities. This led to the redesign of the projects, updating of the feasibility studies, and price revisions with induced additional costs (for example, the cost of the Singrobo - Yamoussoukro Highway Phase 1 Project increased by USD 50,35 million).

Water, Sanitation, and Urban Services

IsDB has supported 5 projects in the ***Water, Sanitation, and Urban Services (WS&US) sector (USD 503.07 million)***, of which 1 project has been completed (USD 15.11 million) and 4 are ongoing (USD 487.96 million). Overall, these projects aim to increase access to the availability and quality of social infrastructure in urban and rural areas for vulnerable communities; increase access to the availability and quality of economic infrastructure in urban and rural areas for vulnerable communities, and increase economic opportunities for rural households, communities, and businesses.

4.2.12. The Bank's support has improved the economic situation of the beneficiary households and communities and reduced morbidity and mortality through an improved access to infrastructure

⁷ https://www.gouv.ci/_actualite-article.php?recordID=14460

⁸ National Civil Aviation Authority (ANAC): Statistical Information Bulletin No. 4 on traffic for the year 2019

and social and economic services. Results included the construction of a new drinking water treatment plant with a capacity of 40,000 m³ and the construction and equipping of 12 boreholes in Abidjan (100% of achievement). The Abidjan Storm Water Drainage and Sanitation Project will double the capacity of the old plant to fill 80% of the shortfall (estimated at 55,000 m³) in the commune of Yopougon, which has more than 2 million inhabitants. The Rural Water Supply and Sanitation Project has built 120 wells, 30 water points, 400 latrines, including 60 latrines in schools and health centers. In addition, through the community awareness programs, 4,250 family latrines have been built by the community.

4.2.13. All civil works under the Water Supply Project for the Eastern Region of Côte d'Ivoire have been completed, in particular the construction of water treatment plants, water distribution network, and reservoir in Bouna and Bondoukou. This project has increased the number of subscribers to the network of the Société de Distribution d'Eau de Côte d'Ivoire (SODECI) from 2,500 to more than 7,500 and has facilitated direct access to drinking water for the city of Bouna and surrounding localities for nearly 40,000 inhabitants. According to a community leader:

"Currently, the ordeal, the suffering, especially for women has now come to an end. Cases of water-related illnesses have decreased substantially. Water shortages are now very rare in Bouna, and the population is no longer stressed it used to be. Women can now run their daily businesses at their ease. Specifically, tensions in household and in communities are the past".

Box 3 : Case study 1: Access to clean water improves the living conditions of the population in the North-Eastern Region

Project overview

The Water Supply Project for the North-Eastern Region of CI (Bondoukou and Bouna) is effective since July 2015. Its objective was to improve social living conditions in the region by satisfying water demand in a sustainable way for the horizon of 2030 using efficient and integrated water resources management. The project is implemented by the Office National de l'Eau Potable (ONEP) in close collaboration with the Société de Distribution d'Eau de RCI (SODECI). The project amount is USD 45.45 million (with 70% from IsDB and 30% from GoCI).

Main achievements and results

The civil works have been completed, the water treatment plants, and water distribution network and reservoir were constructed in Bouna. Also, 120 wells, 30 water points and 400 latrines (including 60 latrines in schools and health centers) were built. In addition, through community awareness programs, 4,250 family latrines have been built by the community.

Project Impacts

Before the project, the city of Bouna had a small capacity water tower (200 m³) that could no longer meet the needs of the population. Some areas of the city were left without access to drinking water for 3 to 4 days. In rural areas, there was only one pump in some villages and water was available every 2 days. Today, the project has increased considerably (2,500 to 7,500) the number of subscribers to the network of SODECI and has facilitated direct access to drinking water for the city of Bouna and surrounding localities for nearly 40,000 inhabitants. Water disruptions are very rare in Bouna. At the population level, the impact is felt through the decrease in water-related diseases, especially for children; the decrease in domestic burdens for women and children who no longer have to wake up at 4:00 a.m. to fetch water; a reduction in neighborhood and farmer-breeder conflicts related to access to water, and an improvement in income for certain categories of populations who used to spend 2,000 CFA francs per day to have access to drinking water.

*Main challenges*

The project has experienced significant delays that have required additional funding due to environmental problems encountered during the civil works. Also, the weak involvement of local authorities in the project is noted; some villages have not yet been connected to the drinking water network due to delays in the installation of pipes and the costs of connection are still high for some categories of rural population.

Lessons learned

During the project, the involvement of political and community leaders was essential for raising awareness among the population and for communication in order to curb their impatience to have access to drinking water; the involvement of the community leaders, and in particular the youth, made it possible to carry out additional work to beautify and secure the water points. The involvement of SODECI and the establishment of a water point management committee (CGPE) in each village guarantees sustainability in view of its expertise and experience in maintaining the water network. Good communication between the ministry in charge of water, ONEP, and SODECI was necessary to meet the challenges encountered in the implementation.

Main recommendations

ONEP should finalize the pipelines to extend access to remote villages. SODECI and the CGPE should ensure the maintenance of the equipment at the urban and rural levels. Active involvement of local authorities should be ensured for this kind of projects.

Source: Case study carried out during the evaluation

4.2.14. The Abidjan Storm Water Drainage and Sanitation Project constructed 14 sewage treatment plants, including 4 in Abidjan with the capacity of treating 300 m³ of sewage water per day each. The pilot plant in Abidjan was at 79% completion rate in December 2022. This project adopted environmentally friendly techniques while designing a market-based sustainability scheme comprising taxes and fee payments. In addition, the project constructed 2 drinking water treatment plants with capacities of 500 m³/h and 200 m³/h, respectively, 101 km of water distribution pipes, and a dam with a capacity of 8 million m³.

4.2.15. Also, in the context of sanitation, the Abidjan and 11 Secondary Cities Sanitation Project in Cote d'Ivoire was signed in 2019 and is effective since July 2020. It consists of the development of Fecal Sludge Management in Abidjan and secondary cities. The project is in its early implementation phase.

4.2.16. In order to improve the Global Livability Ranking of Abidjan, the Bank is supporting through the Cocody Bay Environmental Improvement and Urban Development Project the construction of 4 km of wastewater collectors, the removal of 39 wastewater discharge points, the construction of 1 flood control dam, development of 20 ha of area for tourism activity and reforestation of 150 ha of land, construction of 5 km urban parks, and creation of a sea mouth. Once the project completed in 2023, it is expected that the percentage of the population affected by water-borne diseases will decrease from 11% to 6%, 100,000 inhabitants will be protected against flooding, 9 million visitors are projected to enjoy the marina after completion of the project and 4,000 jobs will be generated.

4.2.17. The Water, Sanitation, and Urban Services sector faced design, social, technical, and financial sustainability issues. For villages where water pumps were installed, the evaluation noted issues including the non-establishment of village water management committees, non-collection of fees, and lack of maintenance. For projects with water supply and distribution components, there are high connection fees and poor community segments seem deprived. Moreover, there are possible risks of environmental and air pollution for the surrounding inhabitants for some projects particularly related to waste management. For the Cocody Bay Environmental Improvement and Urban Development Project, there is a change in the feasibility study that had been done by the GoCI (causing 5 months delay) and which caused an amendment of 10 billion CFA (around 20 million USD) provided by the IsDB.

Education sector

4.2.18. In the **Education sector (USD 383.72 million)**, the Bank's aimed to increase the employability of the youth who have technical and soft capacities and in-demand skills to meet the opportunities offered by the labor market. This goal is to be achieved by increasing the number of youths from underserved areas through improved access to quality basic, secondary, and tertiary education (university and vocational training), increasing completion rates, and reducing gender inequalities

in access to education. This, in the long term, is expected to contribute to accelerating RCI's human capital development.

4.2.19. The education sector projects include 15 projects and cover 7 projects for primary and secondary education (USD 65.62 million), 6 projects for vocational training (USD 66.31 million), 2 projects for higher education (USD 250.05 million), and 5 projects for general education (USD 1.74 million). 7 of these are ongoing projects (USD 371.78 million), 7 projects were completed (USD 10.59 million), and 1 project was canceled (USD 1.35 million).

4.2.20. The following Table 4 shows the distribution of the projects by education level.

Table 3: Distribution of the Education Projects by Education Level

Education level	Operations			Financing (USD, million)		
	Project	Grant	Total	Project	Grant	Total
Primary and Secondary	2	0	2	65.62	0	65.62
Vocational training	4	2	6	66.27	0.04	66.31
Higher Education	2	0	2	250.05	0	250.05
General Education	0	5	5	0	1.74	1.74
TOTAL	8	7	15	381.94	1.74	383.72

Education level	Status				Status by financing (USD, million)			
	Active	Completed	Cancelled	Total	Active	Completed	Cancelled	Total
Basic and Secondary	1	1	0	2	55.46	10.16	0	65.62
Vocational training	2	4	0	6	66.27	0.04	0	66.31
Higher Education	2	0	0	2	250.05	0	0	250.5
General Education	0	4	1	5	0	0.39	1.35	0.1
TOTAL	5	9	1	15	371.78	10.59	1.35	383.72

Source: IEvD Analysis based on Project Portfolio Database and Project Documents (September 2023)

4.2.21. Under the education sector, the Bank has achieved the following major results: (i) At the basic and general education level, 3 storied school building has been constructed for the Abdullah Ibn Masoud primary school (100%); under the Basic Education Development Project (Phase I), 270 primary classrooms were constructed / rehabilitated in 45 Schools (100% of achievement), 3 colleges were constructed in Man, Odienne, and Yamoussoukro (100% of achievement) and pedagogic kits and laboratory equipment and materials were provided for primary schools and 3 colleges. Also, under the Expanding Girls' Access to Secondary Education Project the construction of 56 high schools that will target 9,000 young girls and hosting 6,696 young girls, in hostels, has started despite the significant delay. It is expected to be completed by mid-2024.

4.2.22. The impact of these basic and general education projects has not been measured in this evaluation due to the lack of relevant data. However, these achievements have contributed to improving the gross enrollment rate in primary school⁹ from 74.2% in 2012 to 98% in 2021, particularly the enrollment of girls in primary school from 67.3% in 2012 to 98.29% in 2021.

⁹ Education statistics booklet 2020 – 2021, Ministry of Education

4.2.23. The IsDB supported the *Vocational Training sub-sector, and* the Odienné Vocational Training School (VTS) was rehabilitated (100% of achievement). The school has a capacity to host 500 students in 5 technical fields of study: conservation, quality control, fluids, refrigeration, and agro-industry. At the end of 2022, VTSO have enrolled 513 students. Also, the graduation rate during school year 2021-2022 was 98.04%; making the VTSO in the top 2 best VTS nationally during the higher technician certificate exam (BTS)¹⁰.

4.2.24. The IsDB's intervention made a significant impact by reconstructing and reopening a VTS that had been looted and left abandoned during the decade of military-political crisis. Also, the IsDB's action has created a dynamic center of the development of the vocational training which the GoCI plans, with the help of its partners, to expand its capacity to 2,000 students.

4.2.25. Other vocational training projects are ongoing with serious implementation delays. Regarding Vocational Training Schools for Agriculture, Livestock, and Fisheries of Bouna, in June 2021, the completion rate of civil works was 31% and that of the curriculum development, teacher training components had 60% completion. Construction of the Professional High Schools for Agriculture, Livestock, and Fisheries of Zouan-Hounien has not yet begun, but several capacity building activities have been achieved including the development of training programs, materials and pedagogical guidelines, teacher training, etc. The Support Project for the Development of the Vocational Training System in Reverse Linkage in Agboville, Bonoua, Dabou, and Dimbokro had no major achievements at the time of the evaluation.

4.2.26. In the *higher education sub-sector*, the IsDB supported 2 projects which are still active. The completion rate of the civil works of the University of Bondoukou was 60% in November 2022, four years after its effectiveness. The second project, Support of the Development of the University of Odienné was approved in December 2021, signed in June 2022 but not yet declared effective. The completion of the two universities is expected to increase the intake capacity by 6,000.

Finance sector

4.2.27. The IsDB's interventions in the **finance sector (USD 3.6 million)** are being implemented through 2 strategies: direct financing by IsDB and other financing provided by IsDB entities.

4.2.28. In the finance sector, IsDB *approved* 3 projects (1 completed with USD 0.99 million, 1 ongoing with USD 11 million, and one grant with financing of USD 0.1 million was canceled). The Capacity Building Project for the Ministry of Planning and Development of RCI was completed (100% of achievement). It has helped to strengthen the Ministry's technical skills by training, study and study tours to Egypt and Senegal. Under the project 20 officials from the Ministry of Planning and Development were trained in economic and financial evaluation of projects and programs.

4.2.29. The Bank approved the National Participative Microfinance Facility and Capacity Building Project, which aims at developing the national participative microfinance program. This project has not made any significant progress due to some management issues (see Box 4). Also, in the framework of the Post-Conflict Reconstruction and Community Development Project, the Islamic

¹⁰ Brevet de Technicien Supérieur (BTS) in french

microfinance component was delegated to an institution UNACOOPEC that does not have a license to implement Islamic finance according to the rules and procedures of the Central Bank of West African States (BCEAO). So, important activities, such as providing funding to entrepreneurs to reduce poverty, could not be implemented before this institutional constraint is resolved.

4.2.30. Also, procurement for local community activities under the block finance component has not been implemented in accordance with the project design. However, UNACOOPEC-CI has trained 29 participatory microfinance trainers and profiled approximately 1,000 potential beneficiary economic groups. It is expected that in 5 years of operation of this project, at least 60,000 participatory microfinance beneficiaries will be active economic players through 12 microfinance institutions.

Box 4: Case study 2: Tackling challenges in National Participatory Microfinance Facility and Capacity Building Project

Project overview

The National Participatory Microfinance Facility and Capacity Building Project was approved in December 2013, signed in April 2014, and declared effective in October 2014. This program was expected to enable microfinance intermediaries to provide investment-oriented funding in strategic business value chains, thereby bringing the low-income population into the economy. It was expected that over the five years of operation, at least 60,000 participatory microfinance beneficiaries be prepared to become active economic actors through 12 microfinance institutions. The project is co-financed by the IsDB (USD 22.63 million), UNACOOPEC-CI (USD 7.81 million), and other MFIs (USD 3.82 million). The Ministry of Planning and Development is the executing agency and UNACOOPEC is responsible for project coordination.

Main achievements and results

. After 9 years of implementation, the physical implementation rate is 29.62% and the disbursement rate is 28.83%. Despite the suspension by IsDB, UNACOOPEC has continued the implementation of project activities by reshaping it to 2 COOPEC branches (Bouaké and Korhogo) instead of initially planned 12 branches. UNACOOPEC's commitment to continue is motivated by: (i) the diversification of services by offering new and varied products and services to its clients; (ii) the vision to position itself as a pioneer and leader in Islamic finance in Côte d'Ivoire; (iii) to encourage and facilitate the lifting of the IsDB suspension and follow the example of other countries well engaged in Islamic finance such as Senegal, whose MFI is the first to receive its approval from the BCEAO regarding Islamic finance.

This commitment allowed for the restart of the consultants' activities, resulting in advocacy with GoCI and BCEAO, sensitization of UNACOOPEC staff, training of 29 trainers in participatory microfinance, organization of practical workshops to synchronize practices and strategies, profiling of about 1,000 potential beneficiary economic groups, of which 98 were trained in financial education and carrying out of studies on value chains and the market.

Main challenges

The project has experienced significant delays, has already been extended twice, and is subject to a third extension following a request submitted by GoCI in September 2022. It has not made significant progress due to institutional and management issues. Institutionally, there is no formal legal framework in RCI, and the Islamic microfinance component has been delegated to an institution UNACOOPEC that is not licensed to implement Islamic finance according to BCEAO rules and procedures. The steps taken have shown that the licensing process is too long because of the absence of this legal framework. In terms of management, procurement for local community activities under the global financing component was not implemented in accordance with the project design and procedures. As a result, important activities, such as financing entrepreneurs to reduce poverty, cannot be implemented until this institutional constraint is resolved. The project was suspended by the IsDB due to the challenges indicated above.

Main recommendations

UNACOOPEC should continue the implementation of a pilot phase and share the results and lessons learned with the GoCI and the IsDB, which can contribute to the definition of an institutional framework. UNACOOPEC should continue to apply for approval from the BCEAO and share the lessons learned with the GoCI and the IsDB. The GoCI should advocate with the IsDB considering these pilot phase modalities to restructure the process. The GoCI and the IsDB should advocate for the establishment of a legal and institutional framework, at the national and regional levels, adapted to the Islamic financing.

Source: Case study carried out during the evaluation

4.2.31. Regarding IsDB entities' interventions, the ITFC approved financing of USD 295 million for 7 operations. Two operations were canceled and five have been completed. These operations

targeted largely the private sector (62%) and supported the public sector by funding agriculture inputs through two banks groups NSIA and Atlantic Business International (ABI-BACI). The ITFC's interventions supported participation to the Intra-African Trade Fair with Afreximbank, which aimed to increase an access to an integrated African market worth 1.2 billion consumers. The ITFC was also a key player to boost the West Africa SMEs Program targeting 120 SMEs in RCI and the Arab Africa Trade Bridges Program (AATB). The AATB helped to provide medical equipment during the COVID-19 crisis and potential reduction of gaps in trade relationship between RCI and Morocco, for instance.

4.2.32. The ICD provided a USD 100 million general line of financing (GLOF) to the banking system. The GLOF is 43% effective, with the provision of USD 35 million to the NSIA bank group and EUR 8 million line of financing to Banque de Développement de l'Union - Côte d'Ivoire (BDU-CI) to support its SME clients with long term financing. Through this facility, BDU-CI was able to offer much-needed long-term financing to its SME clients in agribusiness, transport, logistics, and trade. This GLOF has positively impacted local SMEs as shown in Box 5.

Box 5 : Case study 3: underserved SMEs' performance through a well-tailored LoF to BDU-CI

Banque de Développement de l'Union - Côte d'Ivoire (BDU-CI) is a joint stock company created in December 2013 at the initiative of Banque de Développement du Mali (BDM), its parent company. The bank's operational activities were officially launched on January 15, 2015. BDU-CI is a universal bank focused on small and medium-sized enterprises (SMEs) and consumer banking. Its balance sheet as of June 30, 2020, was FCFA 350 billion with total loans of FCFA 170 billion. BDU-CI employs 145 people through 14 branches.

The line of financing (LOF) provided by ICD has enabled BDU-CI to grant long-term financing to SMEs, which had difficulty accessing such long-term financing. In addition, the average mark-up rate is 8% for SME clients, while the cost is about 5% for BDU-CI, making it attractive to both the beneficiary SMEs and BDU-CI. The LOF of 7,506,523 euros has financed 18 SMEs in several sectors in the country, namely transport and logistics, agribusiness, and health. These financing mechanisms have contributed to the creation of 74 direct jobs for 23 women and 51 men.

Although the BDU-CI Development Effectiveness Report indicates that the line of credit should be oriented towards SMEs in underserved areas, most clients are based in Abidjan. However, some SMEs, particularly those in the palm oil sector operate in underserved areas, even though their headquarters are based in Abidjan.

Initially, the Bank had to familiarize itself with Islamic finance, and there was a learning curve during start-up. BDU-CI pointed out that IsDB Group could have considered providing Islamic finance training when the LOF was operationalized.

Source: Case study carried out during the evaluation

4.2.33. The insurance coverage provided by ICIEC to finance projects that have a positive impact on the Ivorian economy and the local population. The portfolio of 9 projects have been covered by this insurance scheme to mitigate risks for national and international investors in various sectors including education, health, access to drinking water, energy, urban transport, and administrative offices in Abidjan, Yamoussoukro, Aboisso, Agnibilékrou. (Annex 7).

4.2.34. These investments have made a major contribution to achieving the objectives of the national development plan, and SDGs in Côte d'Ivoire. More than 3,800 local jobs created, more than 200,000 people have access to decent care through the construction of 2 hospitals, improved the 60% damaged road network by supporting the construction of the eastern road and 5 bridges. The investments in the HKB Bridge have helped to reduce traffic congestion for more than 110,000 vehicles daily.

4.2.35. These mixed financing of public and private sectors, provide by ITFC, ICD and ICIEC, improved the banks' financial and economic performance and supported SMEs in several sectors in RCI.

Agriculture and rural development sector

4.2.36. The IsDB development assistance in the **agriculture and rural development sector** in RCI (USD 139.2) was mainly aimed to contribute to the sustainable agricultural growth and to improve the living conditions of rural populations by increasing access to innovation and improving access to the market. Within this framework, 10 projects, including 6 projects and 4 grants have been approved. Of which, 3 projects and 3 grants have been completed (USD 46.46 million), 3 projects are ongoing (USD 92.45 million) and 1 grant has been canceled (USD 0.29 million).

4.2.37. *Several achievements in the agricultural sector which are directly benefiting the population should be highlighted.* Under the Hydro-Agricultural Development Project in the Upper Sassandra and Fromager Regions Project (Phase 1&2), 7 dams have been constructed and commissioned (100% of achievement), 788 ha have been developed downstream of the dams for rice and vegetable (92% of achievement), 6 warehouses were constructed for storage of agricultural commodities (100% of achievement), more than 1,100 farmers were trained and 460 of rural land plots were secured. The Development rates for irrigated rice cultivation under the project are 30% (phase 1) and 70% (phase 2) respectively.

4.2.38. Regarding outcomes, the projects have made a significant contribution to food self-sufficiency and to improving the living conditions of the rural populations in these regions (Upper Sassandra and Fromager). Farmers from the village of Yuala noted:

"We now have regular and uninterrupted cash flow with the succession of harvests of different crops such as cocoa, peanuts, cashew nuts, and rice".

4.2.39. This is illustrated by an additional annual production of paddy rice of 4,400 tons (phase 1) and 3,000 tons (phase 2); an increase in vegetable production of more than 1,000 tons and fish production of about 160 tons; an increase in the income of rice producers from 200,000 FCFA/ha/cycle to 750,000 FCFA/ha/cycle. Also, 1,248 permanent jobs and more than 70,000 temporary jobs were created; largely exceeding the expected outcomes in terms of job creation. The Box 3 below provides more details on the success of this project.

Box 6: Case study 4: IsDB improved self-sufficiency in rice production in Upper Sassandra and Fromager Regions

Project overview

The Hydro-Agricultural Development Project in the Upper Sassandra and Fromager regions (PAHAHSF) is the result of cooperation between the GoCI and the IsDB since 2004. The project objective was to contribute to the food security and to improve the living conditions of the beneficiary populations in the targeted regions. The project consisted of the construction of 8 earthen dams for water retention, the development of 854 ha for production under total water control, the establishment of 3 farmers' organizations, and the strengthening of the farmers' production and self-management capacities.

The project was implemented by the Agency for the Development of the Rice Sector in Côte d'Ivoire (ADERIZ), formerly the National Office for the Development of Rice (ONDR), in the Upper Sassandra (Issia and Daloa departments) and Goh (Departments of Gagnoa and Vavoua) regions with the technical assistance of the ANADER for the supervision of the farmers and the BNETD for the supervision of the civil works. The project adopted a phasing approach consisted in three steps: The first phase was implemented from 01/03/2006 to 31/12/2014 (USD 15,79 million); the second phase was implemented from 01/01/2012 to 31/12/2018 (USD 17,84 million) and the third phase was signed in June 2022 (USD 39,86 million). The project was co-financed by IsDB (2/3) and GoCI (1/3).

Main achievements and results

The first two phases of the project allowed for the construction of 7 earth dams (100% completion), the development of 788 ha land for rice cultivation, food crops, and fish farming (92% completion). 6 warehouses were built for the storage of agricultural products (100% completion), more than 1,100 farmers were trained; 460 rural plots were secured and support in terms of inputs (seeds, herbicides, etc.) and equipment (small materials, sprayers, etc.) was provided to farmers' organizations. The disbursement rates were 100% for the first two phases of the project.

***Project Impacts***

The project's impacts can be appreciated through the following results: Additional annual production of paddy rice is 4,400 tons in phase 1 and 3,000 tons in phase 2; there is an increase in vegetable production of more than 1,000 tons and in fish production of around 160 tons; rice producers' income increased from 200,000 FCFA/ha/cycle to 750,000 FCFA/ha/cycle. Also, job creation exceeded the initial goals of 1,112 permanent jobs by 12.23% (1,248 permanent jobs created) and more than 70,000 temporary jobs. According to reports from some beneficiaries, the project highly contributed to food self-sufficiency because, about 1/3 of the total rice production and a large part of the food crops, are used for self-consumption. These results show that the projects have made a significant contribution to food security and therefore improved the living conditions of communities in the Upper Sassandra and Fromager regions.

Main challenges

The main challenges encountered are the low proportion of women among the beneficiaries (less than 15%), even though special efforts have been made in some sites to support women's groups; instabilities in the governance and poor management of the local Agricultural Development Management Committees (CGAs) which weakened their formalization and the sustainability of the projects' achievements; and the deterioration of the main and secondary canals due to the lack of proper maintenance, which is a risk to the sustainability of the investments.

Lessons learned

Several lessons can be drawn from this project, in particular, the need for ANADER to be involved to ensure quality supervision of farmers and the BNETD to guarantee quality monitoring of the civil work; the settlement of customary rights and compensation of landowners must be planned and carried out upstream to avoid delays in the execution of the work and guarantee full involvement of the populations; The creation of CGA and their capacity building (technical and material) are assets for the sustainability of the project's interventions along with the continued support of ANADER.

Main recommendations

The GoCI and ADERIZ should be involved in the maintenance of the project's facilities; pursue capacity building and mentoring with ANADER; facilitate interaction between CGAs and local financial institutions. Also, farmers must continue their formalization efforts; improve their governance and management skills, develop partnerships with financial institutions, and continue the partnership with ANADER.

Source: Case study carried out during the evaluation

4.2.40. The Post-Conflict Reconstruction and Community Development Project is ongoing in the Mountains District. At the end of 2021, 150,68 km out of 525,1 km of feeder roads are rehabilitated (29% achievement) and the financing line has been retroceded to UNACOOPEC-CI since June 2018 and 123 group projects have been identified and are ready for financing (Access to Micro Finance component). Several capacity building activities were also carried out, targeting the technical capacities of project beneficiaries in Islamic microfinance, the project promoters' capacities in terms of business plan, and the technical and organizational capacities of the PMU team. The project faced significant delays but continues its activities to meet its development objectives: (i) ensure the urgent community-driver recovery and meet development needs in the war-affected and under-developed areas in Ivory Coast; (ii) increase in agricultural production, and (iii) provide access to basic social services/rural infrastructure.

4.2.41. The Rural Water Supply and Sanitation Project is ongoing, it was approved in 2014. It achieved significant outputs and outcomes in the project regions of the northern Côte d'Ivoire. The project constructed 120 boreholes equipped with hand pumps (100% of achievement) and built 30 mini water supply systems (100% of achievement) including water solar systems, water thermal or electric systems, and 5 mini water mixed (solar and thermal/electric) systems.

4.2.42. The project contributed to the improvement of water and sanitation access of the populations living in northern Côte d'Ivoire by reducing regional disparities in access to water and sanitation services while creating economic and social Growth Poles around off-grid villages' mini solar-powered water systems for rural communities. When the project will be completed it will enable sustainable access to drinking water in the districts of Savanes and Denguele for approximately 150,000 people.

4.2.43. Also, in the Yamoussoukro region, the Production and Processing of Certified Rice Seed Project is on a good track to achieving results despite significant implementation delays, as production activities have recently begun. Ultimately, the project is expected to develop certified rice seeds with an expected production of 12,600 MT of R1 (rice seed variety) and achieving 1.9 MT/ha rain-fed rice yields, 5MT/ha flooded rice yields per cycle, and 10 MT/ha irrigated rice yields per year. Thus, IsDB investment in this sector will contribute to the improvement of food security by inducing rice self-sufficiency, increasing import substitution, and fostering economic inclusion of vulnerable groups such as the youth and women.

4.2.44. Projects in the agricultural sector faced some challenges such as an outdated design and implementation issues leading to implementation delays and low disbursements. A change in implementing agency from the Ministry of Agriculture to the Office of Rice Development, and a change in the Operation Team Leaders i.e., OTLs (3 OTLs changes) affected the project start-up and implementation of the Production and Processing of Certified Rice Seed Project.

4.2.45. Also, there are some inadequate processes in the planning, phasing, and implementation of some projects, which caused significant delays. For example, under the Production and Processing of Certified Rice Seed Project the selection of the contractor before the consultant affected the start of the seed production component before the completion of the civil works. This project also faced a delay due to the reallocation of funds to the COVID -19 response. Similarly, the Post-Conflict Reconstruction and Community Development Project also faced multiple extensions due to implementation delays.

Health sector

4.2.46. The **health sector was supported with USD 94.84 million**. The IsDB approved 3 projects; one of which has been completed (USD 31.04 million) and two are ongoing (USD 63.8 million). The support to the health sector aims at contributing to the reduction of morbidity and mortality of the population, especially the most vulnerable groups such as children under 5 years old and people suffering from heart diseases in RCI.

4.2.47. The Support for Enhancement of Cardiology Services in Bouake Project aims at improving the access and quality of cardiology services through the construction and equipping of a national referral cardiology center and providing cardiology training to health personnel. Currently, the construction has reached 85% completion rate while all equipment, such as vehicles, medical equipment, and supplies, are procured and delivered, with the exception of medical imagery and furniture. However, the equipment bought in 2020 remains unutilized and poorly stored due to the long time to clear imported goods and lack of proper technical and feasibility study that would have allowed the architect to finalize building construction on time.

4.2.48. This creates a risk of the expiry of the warranty and damage of the equipment before project completion. Also, the training of medical staff has not been completed due to high academic standard requirements from the Canadian contractor. So far, only one doctor has been sent to Canada for training out of the 17 medical and para-medical professionals.

4.2.49. Once completed in 2023, the IsDB-funded 150-bed capacity Bouake Cardiology Hospital will be the second cardiology hospital in Cote d'Ivoire that will provide quality cardiology services to over 6 million people from Cote d'Ivoire and surrounding countries. It is expected to provide annually 790 cardio hospitalizations, including 300 medical treatments, 290 cardiac surgery and intensive care, and 200 emergency care, 6,000 cardiology consultation sessions, train 100 medical students and thereby reduce mortality related to cardiovascular diseases from 15% to 10%. Also, in the health sector, the LLF-Integrated Nutrition and Early Childhood Development Project was approved in December 2021, signed in June 2022 but yet to be declared effective.

4.3. Efficiency of Bank Interventions

Box 7 : Summary of Portfolio Efficiency

The CAE assesses efficiency of the portfolio performance in the allocated time including budget and resources management. **The CAE rates the portfolio of the completed projects less efficient.** Only 2 of the 11 projects completed and ready for closure are efficient. All others are less efficient.

Overall, the country's portfolio is aging and has significant implementation delays. Completed projects (48% of the portfolio – 21 projects) account for 17% of the (USD 290.4 million) of total funding and ongoing projects (50% of the portfolio – 20 projects) account for 83% (1,408.64 million). **The overall disbursement rate for the portfolio is 59% with 93% for completed projects and 52% for active projects. This situation reflects the mixed efficiency in the performance of the IsDB portfolio due to significant delays in implementation.** The planned average implementation period for projects was 3.4 years (from the effectiveness date), while the actual average implementation period is an average 6.43 years (6.54 years for completed projects and 6.32 for active ones),

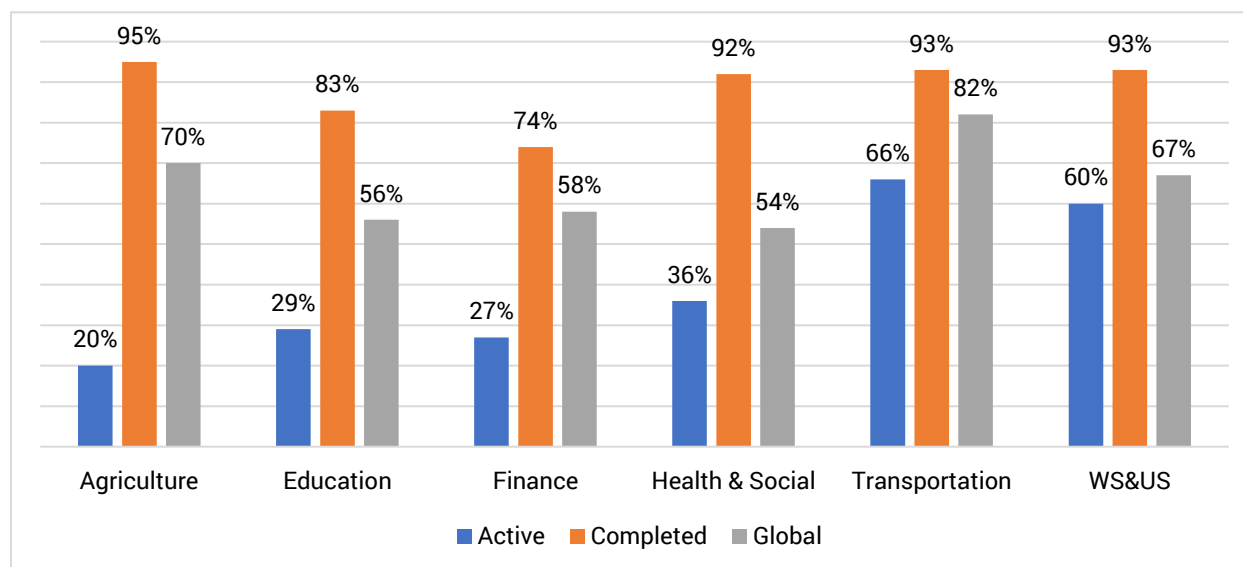
The evaluation notes that **the delays were due to factors related to the project's design and other challenges faced by the projects during implementation.** The average project implementation time planned in the financing agreements (3.4 years), from project effectiveness to completion, was not adequately considered because most projects include an infrastructure component that is very time-consuming. Several factors contributed to the significant delays that were observed. The slow project start-up; the dual procurement process; the delay related to the customary land right clearance; the institutional, social and financial constraints; the delays in the availability counterpart funds; the low capacity of PMU staff and contractors; the COVID-19 and security-related issues and the IsDB's slow responsiveness. However, according to the PMU, since the delegation of the project implementation to the regional hubs in 2018, the IsDB responsiveness, technical support and supervision have increased.

The IsDB implemented 10 co-financed projects (21.28% of the portfolio). A collaboration aimed at encouraging the availability of more funding to achieve results. However, this approach is generally limited to the Arab funds, while other partners working in the same sectors such as French Agency for Development (AFD), AfDB, World Bank, in RCI are not aware of the IsDB interventions. This is because the IsDB is not a member of the donor coordination forums or sector working groups in RCI. Also, the main challenge related to co-financing is the failure to meet deadlines for the availability of counterpart funds and the cancellation of funding by some co-financiers, which have contributed to the implementation delays.

In terms of human resources, the project teams are generally composed of relevant expertise to manage projects, and the opening of an IsDB office is also useful. However, this office should be strengthened with staff (internal or consultants) to increase the visibility of the IsDB and its projects, improve management, close monitoring and evaluation of project performance.

4.3.1. The efficiency assessment sought to determine the extent to which IsDB interventions were implemented in an effective manner with efficient management of resources including within the approved budget and timely implementation, as well as the disbursement performance. This includes identification, design and approval processes and allocated human resources, but also the experience of working with partners/co-financiers during the Bank's assistance over the past 10 years.

Figure 7: Disbursement Rate by Sector and Status



Source: IEvD Analysis based on Project Portfolio Database and Project Documents (September 2023)

4.3.2. This situation reflects **low efficiency in the performance of the IsDB portfolio in RCI during the period 2012 - 2021**. This is mainly due to significant delays in project implementation in all sectors. During the CAE interviews, 73.33% of project managers interviewed indicated that implementation delays were the main problems for the project's performance. Overall, the country portfolio is aging with significant implementation delay. For example, the Cocody Bay Environmental Improvement and Urban Development Project, which was initially planned to be completed in June 2019, is now expected to be completed by June 2023. The Water Supply Project for the Eastern Region, which was planned to be completed in 2020, is still ongoing.

4.3.3. An analysis of the portfolio (see Table 4 below) shows that the average planned project implementation period was 3.4 years (from the effective date), whereas the actual average duration is more than 7 years (7.5 years), with an average disbursement rate of only 54%. Considering that 64% of projects corresponding to USD 1.35 billion approval amount are currently in the early phases of implementation, the overall delay is expected to be much higher.

Table 4: Average Time to Portfolio Projects' Start-Up and Implementation

Sectors	Avr. Age from App. To Sign (Month)	Avr. Age from Sig. to Eff. (Month)	Avr. Age from Eff. to FD (Month)	Avr. Age from Eff (Years)
Agriculture	4.3	5.4	12.4	5.2
Education	7.6	3.4	14.7	6.8
Finance	6.2	2.2	15.4	8.8
Health & Social	3.8	6.3	11.3	6.4
Transportation	4.6	6.2	14.8	8.1
Water & Urban S.	3.2	6.7	8.5	5.9
Grand Total	5.3	4.8	12.9	6.4

Source: IEvD Analysis based on Project Portfolio Database and Project Documents (September 2023)

4.3.4. The table shows despite the good efficiency in signing financing agreements (5.3 months on average) and declaring the projects effective (4.8 months on average), there is a significant time lag in project start-up. It took on average almost 13 months to the first disbursement after project effectiveness. This represents about half of the average execution time of the projects in the portfolio and constitutes significant delays even before the physical start of the activities.

4.3.5. The evaluation found that delays were due to factors related to the project's design and other challenges faced by projects during implementation.

4.3.6. With respect to the project's design, the average project implementation time planned in the financing agreements was 3.4 years. The implementation time, from project effectiveness to the completion date, was not adequate. Most of the projects included infrastructures component with civil works, which required, upstream, the recruitment of service providers and the implementation of feasibility, technical, environmental, and social studies even before the selection of firms in charge of civil works. These activities are generally time-consuming, and their duration was not properly anticipated in the project's design.

4.3.7. Regarding implementation, several factors contributed to the significant delays observed. These factors concern overall, the projects in all the sectors:

- *Slow project start-up:* An analysis of implementation period shows significant delays, particularly between the start-up and the availability of the first disbursement. On average, it takes 16.3 months to set up project management teams and implement conditions precedent ratification, a legal opinion, and a letter of authorization from the ministry in charge of finance to make the first disbursement available. This creates significant delays in the start-up process, which has a negative impact on the efficiency of projects. This situation is a structural issue as it is observed in all sectors and for almost all projects.
- *The dual procurement process:* One of the major factors for the implementation delay is related to the fact that projects are subject to both the IsDB procurement guidelines and national procurement rules involving the Directorate General of Public Procurement - DGMP. This has led to a very long time to obtain necessary approvals and clearances (No-Objection) from DGMP and IsDB for the procurement of goods and works, and consultancy services. This is due to a lack of knowledge, poor application, or lack of experience in implementing IsDB and GoCI procurement rules and procedures. For example, the recruitment of contractors for the Abidjan Storm Water Drainage and Sanitation Project of the City of Abidjan took about 18 months due to the dual procurement process.
- *Delay related to customary land right clearance:* Project implementation, particularly infrastructure projects, is affected by delays related to the customary land rights clearance (i.e., identification of owners, legal aspects, estimation and payment of compensation, slow release of work rights of way, etc.). Sometimes, this delay caused additional costs for the projects. This is the case for the Hydro-Agricultural Development Project, the infrastructure component of projects in the education and transportation sectors, and the Abidjan Storm Water Drainage and Sanitation Project in the city of Abidjan.

- *Specific institutional, social, technical, and financial constraints:* For example, there is a need for reforms in the microfinance sector to allow loans to be extended to the project stakeholders. During the implementation of the Singrobo Yamoussoukro Highway Project Phase I, frequent periods of suspension of the works totaling 28 months between October 2008 and May 2013 as result in changes on the highways design related to the pavement structure.
- *Delays in the availability of the government counterpart and other co-financiers' funds:* Timely availability of counterpart funds for some critical components of the project, such as compensation for the customary land rights clearance, is another cause of delay. For example, for the Hydro-Agricultural Development Project, only 11% (phase 2) and 19% (phase 1) of the government's commitment had been paid at the end of the project and only 55% of persons affected by the project had been compensated at the end of the project (phase 2).
- *Low capacity of PMU Staff and contractors:* The lack of the project management capacity of some PMUs hindered the project implementation and monitoring. Also, there was in certain cases inadequate capacity of the civil works contractors (inadequate human resources and equipment). This was the case of the Support to the Development of the University of Bondoukou Project where the initial disbursement was delayed because the contractor submitted wrong account information.
- *COVID-19 and security-related issues:* Several projects of the portfolio have been seriously delayed by the COVID-19 pandemic and the country's socio-political unrest, particularly the projects approved and implemented between 2004 and 2011. For example, for the construction of Singrobo-Yamoussoukro Highway (Phase II) Project, there were two suspensions of the works for a period of 19 months (October 2010-August 2011 and August 2012 – June 2013) as a consequence of the armed conflict.
- *IsDB's slow responsiveness:* Although significant improvements have been witnessed since 2017/2018, IsDB's slow responsiveness (particularly in issuing No-Objection letters and disbursing funds) prior to the delegation of project implementation to Dakar Regional Hub was a cause for delay. For example, in the Hydro-Agricultural Development Project phase 1, it took 14 months for IsDB to approve the recruitment of construction firms (September 2008 to December 2009) because of the additional costs involved in selecting the companies.

4.3.8. IsDB interventions were implemented in close collaboration with the GoCI and other financing partners in the context of project co-financing. Thus, 21.28% (10 projects) of the projects in the portfolio were co-financed. This approach has made more funding available to achieve results. The Construction of Singrobo-Yamoussoukro Highway (Phase II) Project was co-financed with the GoCI and the Kuwait Fund. The Abidjan Water Supply Reinforcement Project was co-financed with the GoCI and the OPEC Fund for International Development.

4.3.9. However, this approach is generally limited to the Kuwaiti Fund, the Arab Bank for Economic Development in Africa (BADEA), the OPEC Fund for International Development. This approach can be improved by strengthening the IsDB's visibility with other donors' community members working in the same sectors (AFD, AfDB, World Bank, EU, etc.). The evaluation shows that several partners working in RCI are not aware of IsDB interventions even though they are working in the same sectors. In addition, the Bank is not a member of the donor's coordination forums or sector working

groups in the country where all other major development partners, including the AfDB, AFD, European Union delegation (EU), UNDP, and World Bank are members.

4.3.10. While co-funding of projects contributes to efficiency, timeliness in the availability of matching funds has been a bottleneck in the implementation of some projects and has contributed to the delays observed. This is the case with GoCI and other co-financiers' counterpart funds that were not made available within the prescribed timeframe. In fact, of the 7 co-financed projects for which information is available, 5 projects have encountered challenges with mobilizing the counterpart funds. For instance, the Support to Vocational Training System Development Project, after 3 years of implementation, the co-financier's funding was not available. Also, for the Expanding Girls' Access to Secondary Education Project, the disbursement rate of the counterpart funds was below 5%, after 5 years of implementation.

4.3.11. Although very rarely observed, there are cases where funding from other donors has been canceled. Corrective measures must be taken to improve this situation and allow for greater efficiency in IsDB's project portfolio.

4.3.12. *In terms of human resources*, the project teams are generally composed of skills in the main areas of project management. This has not been an obstacle to project implementation. The opening of an IsDB office is also significant. However, this office should be strengthened with internal staff and/or external resources (periodic consultants) to increase the visibility of the IsDB and its projects, improve management, close monitoring and evaluation of project performance.

4.4. Sustainability of Bank Interventions

Box 8 : Summary of sustainability of bank development assistance

For completed projects, this evaluation assesses the extent to which the Bank's assistance in the country contributed to sustainable results and, for active operations, the sustainability assessment will focus on the effectiveness of the sustainability measures put in place followed by recommendations to ensure sustainability at completion. **Overall, significant actions have been taken by the GoCI and IsDB in the design and implementation of projects to ensure sustainability. Completed and ready for closure projects are rating likely sustainable.**

The coordination of several projects carried out by public structures; the involvement of national technical structures to support the PMUs in the implementation; the involvement and commitment of communities in the sustainable management of investments; the establishment of toll booths on highways built for sustainable maintenance; the strengthening of local capacities and the ownership of actors and partnerships with Non-Governmental Organizations (NGO). The quality of the built infrastructure was adequate and guarantees the sustainability of the infrastructure and equipment. The opening of a local IsDB office in RCI can contribute, in the medium and long term, to greater sustainability in the design and implementation of IsDB's interventions.

However, *the CAE noticed that sustainability shows some crosscutting challenges that need to be addressed not only at the technical and financial aspect but at the institutional arrangements as well.* These challenges encompass non-involvement of certain technical entities in the design and implementation of projects, in particular the maintenance of equipment and infrastructure; absence or limited amount devoted to the maintenance of equipment and infrastructure in the national budget; the inadequacy of skills transfer strategies from the PMUs to the relevant ministries at the completion of the projects.

Alongside these cross-cutting bottlenecks, there are also specific challenges for the sustainability of each sector that must be tackled at any stage of the project from design to implementation. For example: *the enforcement of the regulations of axle load control in transportation sector, the non-establishment of water management committees in some villages in WS&US sector; instabilities in the governance and management of CGA in agriculture sector, etc.*

4.4.1. For completed projects, the evaluation sought to determine the extent to which the Bank's assistance contributed to sustainable results. However, for active operations, the sustainability assessment focused on the effectiveness of the sustainability measures put in place followed by recommendations to ensure sustainability at completion.

4.4.2. Overall, significant actions have been taken, by the GoCI and IsDB, in the design and implementation of projects to ensure sustainability. All project documents set a variety of sustainability strategies (technical, financial and institutional) in order to envision lasting results at projects completion.

4.4.3. *Institutional sustainability. Establishing PMUs within public entities* contributes to the strengthening of their expertise and experience, which in turn ensures that projects achievements are likely to be preserved over time. Thus, several national bodies have been responsible for the implementation of the projects including AGEROUTE in the transportation sector, ONEP and ONAD in the water and sanitation sector, the University Decentralization Program (PDU) for the

construction of universities in the education sector, and the Agency for the Development of the Rice Sector in Côte d'Ivoire (ADERIZ) in the agricultural sector. Even if PMUs, differ from the national entities they work closely with national technical entities such as the BNETD for infrastructure engineering, the SODECI in the drinking water management sector, ANADER in agricultural supervision and mentoring, etc.

4.4.4. Also in some sectors, communities have been involved in the project outputs management. For example, the provision of solar panels as a source of energy for water facilities in rural areas should foster sustainability at the local level by the water point management committees (CGPE) established in each village, to ensure the maintenance and proper functioning of water points, within the framework of the Water Supply Project in the North-Eastern Region of Côte d'Ivoire in WS&US sector. The Development Management Committees (CGA) trained in the maintenance of agricultural equipment for the development of rice, fish and food crops within the framework of the Hydro-Agricultural Development Project in the Upper Sassandra and Fromager regions in the agricultural sector, etc.

4.4.5. The opening of a local IsDB office in RCI may contribute, in the medium- and long-term sustainability in the design and implementation of IsDB-supported interventions. The country office can strengthen the understanding of the national context in terms of project sustainability and intensify the continuous dialogue with the GoCI to remove bottlenecks in the implementation of sustainability strategies. This is likely to be possible if the technical capacities of the country office are strengthened.

4.4.6. However, there is **not a clear institutional arrangement** to support knowledge and skills transfer to the different ministries in charge of projects implementation. The bank should learn from this weakness to envision skills transfer strategy in its future interventions.

4.4.7. Technical sustainability. All the implementation bodies have benefited from several capacity building supports that are expected to contribute to the sustainability in the quality of the services delivered. The emphasis on building local capacity, the strengthening of stakeholders' ownership and partnerships with Non-Governmental Organizations (NGO), also contributed to the sustainability of project achievements. Through the Road Maintenance Fund (FER), *the Government of Cote d'Ivoire is committed to making the road network permanently maintained in the transportation sector.* The CAE did *not identify any major challenges regarding the technical quality of the infrastructure built.* The supervision mechanism appears to have worked well. Despite some challenges in the quality of contractors and delays in the provision of funding, the technical sustainability of the completed infrastructures is satisfactory. This ensures that the built infrastructures are based on the appropriate technical standards and will function over time if other sustainability measures are fully implemented.

4.4.8. Some technical entities involved in transversal issues are to be fully involved in the design and implementation of projects. For instance, the National Anti-Pollution Centre (CIAPOL) could play a key role to design environment-friendly projects. It would be expected that CIAPOL contributes to strengthening the implementation but especially consolidate the achievements to ensure sustainability. Further, the technical departments in charge of maintenance in the ministries (Directorate in charge of Infrastructure and Equipment Maintenance or DIEM), could be fully

involved in the design and implementation, making it easier to anticipate the technical and financial challenges associated with the sustainability of infrastructure and equipment.

4.4.9. *Financial Sustainability.* There is a noticeable absence or inadequacy of operations and maintenance budgets in the ministries benefiting from the IsDB's assistance. This gap in the state budget poses an overall risk to the sustainability of achievements and the quality of services for the population.

4.4.10. However, there are sectorial initiatives to ensure grassroots sustainability regarding some projects in the transport, agriculture, WU&S and education sectors.

4.4.11. In the transport sector, the GoCI's strategy to build a toll highway between Abidjan and Yamoussoukro, including the section built with the IsDB' support (Yamoussoukro and Tiebissou) is an approach that will provide more financial resources to ensure the maintenance of this highway but, more broadly, will contribute to the maintenance of roads in GoCI. In the agriculture sector, fees are charged on fishing activities, rice production and market gardening for the operation, the operations and maintenance of the facilities. In the education sector, fees are also charged for access to dormitories in the technical and vocational school of Odienne.

4.4.12. The same approach is implemented for the WU&S sector. In the East-North region, SODECI, ONEP and the Ministry of Hydraulics worked closely to ensure sustainability. The management of the water towers has been entrusted to SODECI, while management of the fountains in the villages has been delegated to ONEP. A water point management committee (CGPE) has been set up in each village. ONEP has left it up to the villagers to set their own prices. According to the Gbalamedouo village chief:

"The different prices were set by the women. The bowl costs 25 F and the barrel 100 F. A meter has been installed by ONEP, and SODECI sends monthly invoices for each village. Each president goes to SODECI for payment, which is then transferred to ONEP. The amount paid per fortnight varies between 10,000 and 15,000 francs", important enough to fund maintenance.

4.4.13. Besides this overall sustainability overview, there are also technical, financial, and institutional sector-specific challenges:

- *Transport sector:* There is the major issue regarding the enforcement of the regulations of axle load control, which is crucial for preventing premature deterioration of the Singrobo - Yamoussoukro Highway, all of which poses an institutional sustainability issue.
- *WS&US sector:* The sector faced some financial sustainability issues. For villages where water pumps were installed, the evaluation noted issues including the non-establishment of village water management committees, non-collection of fees, and lack of maintenance. For projects with water supply and distribution elements, there are high connection fees, and poor or vulnerable community segments seem deprived.
- *Education sector:* (i) *Institutional sustainability.* The national law restricts the vocational and technical school management to sell their services to the local private sector as mean to collect additional funding for the maintenance of equipment. (ii) *Technical sustainability.* The

evaluation noted the poor functioning of the operation and maintenance mechanisms for equipment and some buildings. A greater proportion of equipment procured under the Post-Conflict Reconstruction of the Vocational Training School Project in Odiénne are dysfunctional due to lack of maintenance while others are being not fully utilized due to the insufficient capacity of the teachers. The school tends to recruit students beyond the theoretical capacity of the school (513/400 as of the schooling year 2022-2023). Consequently, students barely practice at the early stage of learning even though the school is fully and sufficiently equipped with modern materials. (iii) *Financial sustainability*. For instance, due to the lack of sufficient operation and maintenance budget, a significant amount of equipment is dysfunctional for several projects. In Odiénne, the dormitory is also unutilized due to high access costs, in total, all these matters show serious sustainability concerns.

- *Finance sector*. Institutional sustainability. The ITFC initiated dialogue with clients to discuss mutually beneficial business approaches. This important step which built trust between business partners is key to facilitating the implementation of the projects being financed. *Financial sustainability*. However, the issue of ITFC pricing is likely to limit this kind of cooperation. Therefore, there is a need to critically assess how the pricing is determined to ensure that ITFC operations provide positive IRR for both ITFC and its partners. Nevertheless, ICD proceeded to the identification of potential financial institutions (FIs) using a set of sound criteria for risk assessment. This approach is valuable to draw credible business partners who will be committed to mid-and-long-term credit available to SMEs. However, the issue of Islamic finance literacy needs to be addressed for the banking sector to expand Islamic finance services. Furthermore, close collaboration with the national stakeholders (private sector organizations, GoCI, and IsDB's entities) should be strengthened to ease national up taking of the funding strategy.
- *Agriculture sector: At institutional level*, instabilities in the governance and management of CGAs constitute threats to their formalization and their functioning, making it impossible to ensure the sustainability of the project's achievements. Similarly, *at technical level*, the deterioration of the main and secondary water retention dams due to the lack of appropriate maintenance constitutes a risk to the sustainability of the investments. The CAE also noted that, for the 1st phase of the Hydro-Agricultural Development Project in the Haut Sassandra and Fromager regions, only 47% of the developed area had been cultivated at the end of the Project. This is a brake on the profitability of investments and the sustainable improvement of rice, food, and fish production in Côte d'Ivoire.
- *Health sector*. *There is a technical sustainability issue*. The equipment bought in 2020, under the Support for Enhancement of Cardiology Services in Bouake Project, remains unutilized and poorly stored. This creates a risk of the expiry of the warranty and degradation of the equipment. Also, the training of medical staff has not been completed while this process of capacity building should allow them to ensure quality health care in a sustainable manner.

4.5. Crosscutting Criteria

4.5.1. Macroeconomic stability and economic diversification. Through its portfolio worth USD 2.07 billion along with alignment to GoCI priorities embedded in various strategy documents, the IsDB Group has assisted the GoCI in the last 10 years to promote inclusive growth, and economic

diversity by funding sectors on which the national economy deeply depends. The economy was among the most vibrant on the continent, thus reducing the country's vulnerability to external shock. Indeed, prior to the COVID-19, GDP grew at an average rate of 7% thanks to a sound macroeconomic foundation that averted the economy standing at a positive growth rate of 1.8% in 2020. Recent projections tend to confirm the macroeconomic stability of the Ivorian economy with a moderate risk of debt, achieving a budget deficit of less than 3% of GDP in 2023, and increasing Foreign Direct Investment from 0.9% of GDP in 2021 to 2.4% in 2025.

4.5.2. Promoting Islamic Finance. Since its membership in 2002, Cote d'Ivoire has made significant progress in the Islamic finance. Besides the IsDB Group's various Islamic financing instruments (Ististina'a, Murabaha), several activities and reforms have been implemented by the GoCI to ease access to Islamic finance products. Key activities included (i) Issuance of two Sukuk Islamic bonds in 2015 and 2016 with the mobilization of 300 billion FCFA; (ii) revision of the legislation regulating Decentralized Financial Systems in order to stimulate Islamic finance services among microfinance institutions and thereby enhance financial inclusion for the underserved segment of the population.

4.5.3. Further initiatives have also been done by the private sector including the creation in 2014, of Raouda Finance, an Ivorian microfinance institution that provides Islamic financial services through a mutual fund "Al Baraka launched in 2018; Coris Bank International (CBI) that propelled in 2018 its first Islamic branch named CBI Baraka, is offering to customers a solution in line with the rules and principles of Islamic finance. At the regional level, the West African Economic and Monetary Union (WAEMU) is increasingly taking initiatives to develop Islamic finance in the subregion. These measures tend to harmonize and upgrade the legal and fiscal arsenal at the member country levels. The use of other Islamic financing modes, such as Sukuk, Wakf, and Takaful is in line with the consolidation of the presence of Islamic finance and its contribution to the country's socio-economic development.

4.5.4. Gender mainstreaming and social inclusion. The project adopted an inclusive approach in the design and implementation by targeting the most vulnerable segment of the population and the most disadvantaged regions of Cote d'Ivoire. IsDB-supported projects have, in their design, targeted several sectors that address the key issues for the socioeconomic inclusion of women and youth in line with GoCI priorities. In project appraisal documents women and youth are clearly indicated as priority targets and mechanisms were embedded in the projects to address gender and youth issues. In their design, projects were expected to adopt participatory, inclusive, and gender-sensitive approaches during the stakeholder engagement phase.

4.5.5. This seems common across the portfolio namely; in the education sector projects (primary, secondary, vocational training, higher education), the National Participative Microfinance Facility and Capacity Building Project in the finance sector, the Post-Conflict Reconstruction & Community Development Project in the agriculture sector, the recently signed LLF-Integrated Nutrition and Early Childhood Development Project in the health sector, and the access to safe drinking water projects, especially in rural areas in the WS&US sector.

4.5.6. However, with the exception of projects in the education sector, the logical frameworks of several projects do not specifically indicate the proportion of women and youngsters who are

targeted (e.g., at least 40% of women and 30% youth trained as indicated in the result framework of the Certified Rice Seed Production and Processing project). This situation limited the CAE to gauge any gender-sensitive performance of the portfolio in achieving outcomes related to women and youth.

Box 9 : Success story: Women in the Hydro-Agricultural Development Project

The field visits carried out during the CAE revealed that, despite the challenges observed, the women who invested in the development of a plot of land of at least 1 ha and who carry out two (2) production cycles by devoting their strength and know-how, obtained more than satisfactory results. These are the successful cases encountered on each perimeter visited. The following cases, which show how this project has contributed to women's empowerment, can be highlighted:

- **Mrs. Gohi Clarisse**, 42 years old, married in a polygamous household and mother of 6 children in Dagodio (Fromager). She farms two (2) plots of 0.25 ha each and others that she rents and cultivates seed varieties. She has gone from 900 kg per year in rained cultivation to 3,500 kg per cycle on 0.5 ha. Her average profit is 350,000 FCFA (about 600 USD) per production cycle. This allows her to help her husband with the children's schooling and to contribute to the construction of a small semi-modern house with three rooms, in addition to the self-consumption of part of her production.
- **Mrs. Blé Gougossi Blandine**, 53 years old, is a widow with 5 children. She has been growing rice for 4 years with one of her sons who has dropped out of school. She cultivates 1.5 ha of the 2 ha she has at her disposal because the remaining 0.5 ha cannot be irrigated. She produced 7,000 kg in the first cycle and 3,000 kg in the second. The sale of most of her rice in milled form at 350 FCFA/kg brought in about one million FCFA (about 1,700 USD). This income allows her to fully support her family (food, access to drinking water through a subscription to the SODECI), send her children to school, and make the house left by her late husband habitable.
- **Mrs. Zongo Djénébou**, 42 years old, mother of 4 children for whom she is responsible because her husband returned to Burkina Faso due to a long-term illness. She is a rice farmer in Yuala (Haut-Sassandra) and for 2 ha still planted, her production has increased from 2,800 kg in rained cultivation to 5,000 kg due to good cultivation practices on plots that cannot be irrigated for the most part and only allow for one production cycle. She provides food for her family and has built and equipped a small store with two freezers powered by her own electric meter from Ivorian Electricity Company (Compagnie Ivoirienne d'Electricité - CIE) for the sale of fish.



Beneficiary with his freezer of fish sale



Boutique built by a beneficiary



View of an irrigation canal

Source: Case study carried out during the evaluation

4.5.7. While the inclusion of women and youth is mentioned in the project design, *the benefits of IsDB interventions for youth and women are mixed in the implementation*. Some projects, such as the Water Supply Project for the Eastern Region directly benefit women and youth because they have contributed to a decrease in water-related illnesses, especially for children, and a reduction in the domestic burdens of women and children who no longer have to wake up at 4:00 a.m. to fetch drinking water. For other projects, the CAE did not find a specific strategy for reaching youth and/or women. This is the case for the Hydro-Agricultural Development Project in the Haut Sassandra and Fromager regions, where only 13% (phase 1) and 15% (phase 2) of the beneficiaries that have access to productive resources for rice, food crops and fish farming are women. Also, the CAE was unable to assess how gender and social inclusion aspects are taken into account in the construction of infrastructure. For instance, the CAE have not assessed the following gender sensitive and inclusion issues: separate toilets/changing rooms for men and women in schools, training centers and universities; ease of access for people with disabilities to buildings constructed, etc.

4.5.8. Due to delays in the implementation of most projects, several interventions have not yet produced their expected effects. Gender and youth-related outcomes and impacts are not yet apparent. In the long term, it is expected that these projects will make it possible to improve women's and youth's access to education, in order to curb the issue related to labor market mismatch affecting youth employability.

4.5.9. The CAE also notes that the gender and social inclusion dimension of the M&E systems is poorly taken into account. Almost all of the reports reviewed (progress reports, PSIARs, and PCRs) do not systematically show data disaggregated by gender or age groups wherever possible. This makes it difficult to inform policymakers on the inclusion of women and youth inherent to the Bank's operations. In line with GoCI's strategy to measure the employment content of development projects, it would be useful to include job creation indicators in the M&E systems of projects with civil works components.

4.5.10. Addressing geographic disparities. The geographical components have largely focused on the former CNOZs in Côte d'Ivoire. The inhabitants of these areas were negatively affected by the decade of instability (2002-2011) marked by limited investments in social services (Education, Health, transport, etc.) in this zone formerly occupied by rebellion armed forces. Rational decisions were made to identify some of the most vulnerable areas (case of the project to widen girls' access to secondary education) or the choice of areas for the establishment of TVET centers was based on local economic opportunities (case of the Construction and Equipment of the Vocational Training School for Agriculture, Livestock and Fisheries in Bouna and Zouan-Hounien). The geographical distribution of the portfolio by sector is presented in annex-6.

4.5.11. Climate change and environmentally friendly projects. The portfolio has satisfactorily addressed environmental aspects. The IsDB has supported several projects that have directly taken into account environmental issues in Côte d'Ivoire. This is the case of the Cocody Bay Environmental Improvement and Urban Development Project which aims to depollute the Cocody Bay and improve the landscape around the Bay thus enabling a proper urban development of the site and the improvement of the general environment and protect the inhabitants against recurrent

flooding through the implementation of flood protection infrastructure. Similarly, the Abidjan Storm Water Drainage and Sanitation Project which aims to protect the inhabitants against flooding and improve health, hygiene and environmental conditions and the prevention of ground and surface water pollution. The Abidjan & 11 Secondary Cities Sanitation Project helps achieve a sustainable improvement in the provision of sanitation services in Abidjan and 11 secondary cities. Most of these projects that directly address environmental challenges are still active. At the time of the CAE, data on the outputs and effects of these projects were not yet available. These projects, when completed, are expected to contribute to the achievement of the RCI's sustainable development goals.

4.5.12. In addition, *all other projects included environmental and climate change aspects to varying degrees*. This is notably the case for all projects with a public works component (transport, education, etc.) but also the agriculture sector with the Hydro-Agricultural Development Project in Upper Sassandra and Fromager Regions and the WS&US sector with projects that address the issue of access to drinking water. Also, environmental studies have been carried out, generally successfully, for all the projects, in particular the projects including a public works component. In some projects, environmental specialists have even been recruited within the project teams and an environmental and social management plan (ESMP) has been set up and implemented, ensuring that environmental safeguards are taken into account in the design, planning and implementation of projects.

4.5.13. In the implementation of the projects, the environmental aspects have been taken into account in a satisfactory way in particular in the mitigation of potential risks of environmental impacts and the implementation of safeguard activities. In the water sector, the Water Supply Project for the Eastern Region have developed a good knowledge of the hydrogeological context taking into account the effects of climate change through several studies that have been conducted on water resources.

4.5.14. Also, as indicated above, the fact that CIAPOL is not fully involved in the design, implementation and M&E of projects constitutes a weakness for the quality and sustainability of projects that address environmental aspects directly or indirectly. This should be included in future IsDB' operations in RCI.

4.5.15. Focus on SDGs. While CAE could hardly measure the contribution of the IsDB to reach the SDGs, we can infer that through its operations, it is likely that the Bank supported the GoCI in its quest to fulfill international commitment towards the SDGs. Several SDGs indicators have improved slightly in 2022 such as: SDG 1 (No poverty), SDG 3 (Good health and well-being), SDG 7 (Affordable and clean energy), and SDG 8 (Decent work and economic growth). Besides, some challenges are still pending such as hunger (SDG 2: Zero hunger) and access to clean water and sanitation (SDG 6: Clean water and sanitation) which have not evolved positively very much; completion of the portfolio will probably lead to improving those indicators.

4.5.16. The appendix 13 present the trends of SDGs indicators over the CAE period, the status of SDG progress 2022 and IsDB Group Projects contributing to SDG during 2012-2021.

4.6. Overall performance assessment of the portfolio

4.6.1. The performance rating is based on the evaluation rating matrix develop by OED (see annex n°8). This rating concerns 11 projects in the portfolio, including 9 completed projects (9) and 2 projects that are active but ready for closure (see Annex 9).

4.6.2. Even though this account 23% of the projects under assessment, this rating approach gives a glimpse of the performance of the portfolio regarding the four evaluation criteria. The table 5 presents results of the overall performance assessment.

Table 5 : Portfolio performance assessment

Evaluation criteria	Rating value	Rating Assessment
Relevance	87%	Highly Relevant
Effectiveness	70%	Effective
Efficiency	47%	Less efficient
Sustainability	71%	Likely Sustainable
OVERALL	69%	SUCCESSFUL

Source: CAE (2023)

4.6.3. Analysis of the portfolio of completed projects shows that **the portfolio is highly relevant**. All projects are fully aligned with GoCI's priorities and development strategies during the design and implementation period. The projects are also aligned with the IsDB's overall strategic vision and sector development strategies.

4.6.4. **The portfolio is effective**. Several major achievements can be highlighted in all sectors. Several projects have improved the living conditions of populations and offered services adapted to beneficiaries, particularly in the areas underserved and strongly impacted by the socio-political crisis in the RCI.

4.6.5. The portfolio is considered **less efficient**. Several projects have encountered various difficulties which have led to significant delays in implementation with also additional costs.

4.6.6. The portfolio of completed projects was found to be **likely sustainable**. Project design has generally taken sustainability aspects into account. In implementation, if for some sectors (water, transport and sanitation) the Government entities are able to ensure the sustainability of achievements for others, this remains a challenge. Also, the role of communities in the sustainability of projects must be strengthened.

5. QUALITY OF THE BANK SUPPORT

5.1. Quality of design and implementation

5.1.1. Since RCI officially joined the IsDB in 2002, there have been several partnership agreements on development projects. This partnership has yielded satisfactory results as the IsDB group portfolio considered for this CAE, represents USD 2.07 billion, almost 19% of the net official development assistance received by the RCI during the period 2012 - 2020¹¹ to achieve the country development result/impact.

5.1.2. **Even though, there is no IsDB country strategy for the RCI, IsDB operations were aligned to a general ToC stated as follows:** Responding to request from the GoCI to support its NDPs, the Bank have contributed to inclusive economic prosperity in Cote d'Ivoire through increased growth of GDP and poverty alleviation, valuable to improve the SDGs. These changes were led by improved human resource, better access to basic services, reduced food insecurity, strengthening in regional integration and thriving private sector with innovative SMEs financing. All of these results were supported by targeting deprived areas and betterment knowledge in Islamic financing thanks to comprehensive reforms implemented by the GoCI. The process of IsDBG intervention have addressed the education system bottlenecks; invested in access to WS&US; funded strategic agricultural crops; developed roads that reduces transaction costs and factored regional integration; and provided important line of financing to SMEs through national financial institutions so that to make Islamic finance products available to the national economy.

5.1.3. *In general, partnership agreements are established on the basis of requests from GoCI* by enlisting a project concept note according to priority needs. This concept delineates a dialogue framework between the IsDB and the GoCI leading to the finalizing of the projects to be funded. This approach, although successful worth USD 2.07 billion, should be reviewed by defining a more comprehensive and integrated partnership framework with a broader vision of the country's priorities. This would require the development of a country strategy for RCI similar to the approach used by the IsDB in other countries with smaller project portfolios (e.g., Niger, Guinea), and the approach used by the GoCI with other donors.

5.1.4. *The CAE also noticed insufficient time for project preparation and design.* Issues related to the identification of valuable implementing entities is a constraining factor in project success. Also, the lengthy project starting process (more than 15 months from approval to signature and about 10 months from approval to implementation) leads to some provisions no longer relevant at projects kickoff. Consequently, some feasibility studies (of civil works) have been updated, causing implementation delays and additional costs.

5.1.5. *In the implementation process, there is an active dialogue between the PMU and IsDB experts,* particularly for the approval of documents and no objection letters. There have been significant delays in these processes, but significant improvements have been also observed since the establishment of the IsDB regional hub in Dakar (Senegal). This dynamic should continue with the opening of the Abidjan country office in early 2022. Keeping that positive trend will enhance the

¹¹ Calculation based on World Bank data : <https://donnees.banquemondiale.org/indicateur/DT.ODA.ODAT.CD?locations=CI>

Bank's reputation and improve its visibility. This will require, however, the strengthening of the country office's human resources capacity so that to foster regular portfolio review.

5.2. Quality of the partnerships, coordination and synergy

5.2.1. *Efforts on coordination and synergy with other partners of the donors' community need to be intensified.* The evaluation found that partnership and synergy of intervention between the IsDB and the others major donors assisting the GoCI to reach its development goals is relatively weak. There is no IsDB country strategy for RCI and the IsDB does not participate in donor coordination forums in the RCI.

5.2.2. Hence, there are areas of collaboration for greater complementarity and synergy between actions. This will promote greater efficiency in the interventions of all partners and achieve greater results. The GoCI and the local IsDB office should facilitate these partnership and synergy approaches among donors. This will be easier if there is a partnership framework between the IsDB and the GoCI. The development of this partnership framework should take into account the interventions already implemented by other partners. This will allow for a more efficient allocation of resources by all partners for the benefit of RCI.

5.2.3. At the national level, steering committees have been established for the supervision and monitoring of the projects. These committees' ensured synergy and task sharing, especially in projects involving several ministries.

5.3. Quality of M&E System

5.3.1. The IsDB's M&E system provides a variety of approaches to document project performance: Drafting of logical frameworks including indicators and sources of verification during project design; elaboration of M&E at inception, periodic reporting requirements and funding agreements; the organization of periodic supervision missions; the preparation of Project Implementation Assessment and Support Reports (PIASR) each year; and the preparation of Project Completion Reports (PCR). The evaluation shows satisfactory aspects but also reveals areas of improvement for a functioning M&E system.

5.3.2. During project design, we noted the **lack of proper ToC** in most of the project document. Also, *logical frameworks are developed including objectively verifiable indicators and sources of verification.* This is a good approach even though, when a logical framework was developed, its quality is not as good as it should be (formulation of objectives and outputs, the coherence between outcomes and outputs not well articulated, etc.). In other word, the logic between output and outcomes and goals were not coherent enough. Also, as mentioned earlier, gender and youth indicators are not, always, reported in logical framework.

5.3.3. Generally, there is no performance framework in project documents. This explains the fact that for most of projects or even all, there is no baseline nor a midterm review that will affect a rigorous measurement of the progress and the Bank's contribution to impact. However, M&E plans are developed by project teams to address this aspect. The desk review, during the CAE, shows that M&E plans are developed by project teams at the start of projects.

5.3.4. *Periodic activity reports are prepared by the project teams on a regular basis* as noted during the evaluation. However, there seems to be an issue of centralizing these reports to facilitate consultation for any review exercise such as the current CAE. The evaluation encountered many

challenges collecting projects' reports in order to assess more rigorously the outputs of each project.

5.3.5. *The CAE shows that project supervision missions are organized periodically by the IsDB* (1 to 3 times during the life of the projects). Overall, projects teams expressed entire satisfaction about the quality of IsDB supervision missions and field visits. A good approach observed is the multiplication of supervision missions for projects with more implementation issues (4 to 5 missions for some projects). This close monitoring approach is commendable and could be strengthened by the IsDB's country office. The CAE notes that the Back to Office Reports (BTOR) do not contain sections on the monitoring the implementation of the recommendations of previous missions.

5.3.6. *The M&E system provides for the preparation of a PIASR each year for each project and a PCR at the end of each project.* The IsDB has well-developed tools for carrying out PSIARs and PCRs. However, the completeness of these processes is low. Indeed, 25 out of 44 projects (56.82%) did not have a PSIAR and for completed projects, 17 out of 20 projects did not have a PCR (85%). Also, the CAE did not find a rigorous follow-up mechanism for PSIAR and PCR recommendations. This would help improve implementation and lessons learned for other projects.

5.3.7. Lastly, delays *in project implementation hinder the assessment of most project outcomes and impact.* These indicators seem no longer relevant for measuring project performance. One example is the Expanding Girls' Access to Secondary Education Project, which was approved in 2015 and aimed to increase the gross enrollment rate of girls at the secondary level from 36.9% in 2015 to 50% in 2020. With the delays observed, the project is ongoing while, according to statistics from the ministry of education, this gross enrollment rate of girls at the secondary level jumped to 55.4% at the national level and has exceeded 50% in all regions of the country.¹² Appropriate revisions and adjustment of these outcomes and impact indicators should be considered. Similar cases are observed all over the portfolio. Through in-depth midterm review, the Bank will have the opportunity to reframe the ToC and the logical framework so that to better reshape and contextualize projects.

¹² Ministry in charge of education : School Statistics 2019 - 2020

6. PERFORMANCE OF THE GOVERNMENT

6.1. Quality of design and implementation

6.1.1. The GoCI committed to the improvement of the living conditions of its citizens, by building a strong collaboration with the Bank since its membership in 2002. Since then, **the GoCI regularly requested the IsDB Group support to achieve its development goals**. The IsDB's support took a positive significant shift aftermath of the political turmoil by responding to regular calls from the GoCI to fund the implementation of its two NDPs. **The GoCI managed to channel the funding towards its top priorities** in the education, WS&US, development of the private sector through a tailored financing for SMEs, provision of a high-quality infrastructures in the transportation sector and improvement of health services and technical assistance to the public administration.

6.1.2. The GoCI performed well in term of project identification by relentlessly submitting projects that are aligned to the priorities embedded in the NDPs, also ensured that the portfolio is somewhat gender-sensitive and environment-friendly. The GoCI also promoted the Islamic finance industry by reforming the national legal framework in the Microfinance institutions and the bank sector. Further initiative is being considered by the GoCI to lead reduce legal bottlenecks constraining the expansion of Islamic finance in the WAEMU member states.

6.1.3. Nonetheless, the GoCI need to adjust initial design of projects by including in the financing mechanism a line to review and update feasibility studies. Also, the GoCI (through the Ministry of Budget) should be more responsive by setting timely a counterpart line of financing in the national budget so that to accelerate costs related customary land right compensation, provision of adequate resources for sustainability issues.

6.2. Quality of the partnerships, coordination and synergy

6.2.1. Likewise, its relationship with other major multilateral financial institutions such as the World Bank and the AfDB, the GoCI has created a special unit for the coordination of the Arab funds. This unit ensures regular meetings with PMUs to better monitor a progress made in the implementation of the portfolio. However, the evaluation noted a huge time delay between projects approval and effectiveness (over 9 months) on one hand and also delay in the implementation, since a good number of the projects has been extended multiple times, questioning therefore the effectiveness of the coordination mechanism.

6.2.2. Besides, there another higher-level coordination platform is being led by the office of the Prime Minister and solutions are found to addresses the challenges hindering progress towards the GoCI's public investments plans. In these meetings, top official from national procurement management, the national debt management of the overall government's' portfolio also participate. The IsDB needs to integrate with that high-level coordination bureau so that to identify synergy of action with the other donor's community members. Also contrary to the World Bank and the AfDB, the IsDB does not have a MCPS framework, limiting therefore the monitoring of the portfolio.

6.3. Quality of M&E System

6.3.1. In accordance with national provisions in Cote d'Ivoire, **the Ministry of Planning and Development** is responsible for coordinating, monitoring and evaluating projects that contribute to the achievement of NDP results. In line with this, the Ministry has **set up a management unit charged exclusively with helping to improve the performance of projects financed by Arab Technical and Financial Partners, including the IDB.**

6.3.2. **The creation of this unit and its interaction with the IDB's regional office in Dakar has helped to improve the monitoring of the physical and financial execution of projects,** in particular the rapid processing of various due diligences. The recent presence of an IDB representative in Côte d'Ivoire should enable this dynamic to be pursued within a framework. The mission notes the MPD's participation in IDB supervision missions, enabling it to periodically assess the progress of activities and their impact on beneficiaries during field visits.

6.3.3. **The CAE found that this unit did not have sufficient resources (human, financial and technical) to ensure the coordination, monitoring and evaluation of a growing portfolio of projects supported by "Arab" partners.** No comprehensive M&E system and/or specific M&E plan for Arab funds in general, and IDB financing in particular, was found to exist: *The identification of M&E resource persons within each ministry and/or PCU implementing projects, the organization of follow-up meetings at regular intervals or the creation of a global framework for consultation between the various agencies executing IDB-financed projects through periodic exchanges, the transmission of activity reports by PCUs to the Ministry and the preparation of periodic reports by the Ministry on the progress of Arab funds in general and the IDB portfolio in particular, or the organization of portfolio performance evaluations.*

7. BANK STRATEGY FOR THE FUTURE (WAY FORWARD)

7.1. Country Strategic Framework

7.1.1. Over the 2012-2021 period, IsDBG supported the GoCI through construction of infrastructures in five key sectors (transport, agriculture, education, water and sanitation and health). A specific private sector operations have also been implemented through finance, trade and insurance. These two pillars of the bank's operations supported implementation of the two five-year national development plans (NDP 2012-2015 and NDP 2016-2020) which stressed on setting the basis of structural transformation of the Ivorian economy. Analysis of the background papers of the present CAE highlights a ToC stating that the bank's overall strategy envisioned to propel inclusive economic prosperity and improvement of the competitiveness of the Ivorian economy.

7.1.2. Key outcomes of that strategy were: improved quality of the human resource through quality education, reduced mortality and morbidity by a better access to basic services. All these results were achieved because, the Ivorian population in the most deprived areas have been well targeted and that IsDBG's interventions tackled education bottlenecks, invested in water, sanitation and urban services, funded strategic agricultural food (rice) and exports crops (cotton, cocoa), reduced transaction costs by investing in rural and national roads. Expansion of international highways factored regional integration and provision of important line of financing to national financial institutions made Islamic finance products available to the economy. These positives changes are made possible under certain critical conditions, namely: the strengthening of political and macroeconomic stability; the maintenance of infrastructure, the government's budgetary capacity to cope with the expenses related to the operation and maintenance of infrastructures; the existence of performing PMUs, contractors and suppliers.

7.1.3. Nevertheless, the IsDB Group's interventions during the 2012-2021 period were not driven by the Member Country Partnership Strategy (MCPS) even though Bank's operations seemed aligned with the GoCI's priority and the IsDB Group's 10 years strategy. Learning from the above-mentioned ToC, the bank should build its future interventions by supporting the new Five-year National Development Plan (NDP 2021-2025) which aims at addressing the residual bottlenecks of the structural transformation of the economy.

7.1.4. Building upon the Bank's three-year (2023-2025) strategy for its MCs, the bank should pursue its effort to build a resilient and thriving economy over the period 2023-2025. Focusing on its two pillars: (1) developing green, resilient and sustainable infrastructure, and (2) supporting inclusive human capital development by promoting infrastructure financing by the private sector and private public partnership (PPP); fostering regional projects, using both financial and non-financial instruments.

7.1.5. **Under this approach, the Bank needs to assist Cote d'Ivoire to fulfill its ambition to become an upper-middle income economy.** Such approach will be valuable to promote key objectives of the NDP III such as (i) provision of high-quality infrastructure, (ii) promotion of inclusive and balance development among regions (iii) increase in competitiveness of the economy so that to take full advantage of the African free trade agreement, (iv) the development of human capital and

information technology and (v) the fighting against global warming. These goals will be achieved under the hypothesis that the current peaceful social climate is preserved, and emerging security threats are contained.

7.2. The Bank Operation results measurement framework

7.2.1. Projections from GoCI's third NDP anticipates 8.2% growth of GDP by 2025, with an estimated overall investment of XOF 59.000 billion (almost USD 100 billion). The private sector should play a pivotal role, accounting for over 74% of total investments. The country which has already a well-established PPP framework, plans to reinforce that instrument so that to attract more private investment influx.

7.2.2. At an institutional level, Cote d'Ivoire has now a three-year rolling-based program management in accordance with its budget programming, giving an opportunity to set a performance for result financing (PForR) design for future portfolio. This approach that is now used by the World Bank in some operations in Cote d'Ivoire could be also clinched by the Bank in its future MCPs document for less risky projects. Since most ministries use that rolling-based programming, consideration of this approach in the MSCP could be valuable to tackle the issue of dual procurement, improve high-level ownership and reduce implementation delay.

7.2.3. Further, no regional projects have been so far funded by the bank in the portfolio being evaluated in Cote d'Ivoire while regional integration is a key pillar to Cote d'Ivoire willingness to accelerate its structural transformation. The Bank has therefore an opportunity to support regional projects; which is actually directly in line which the bank's own post COVID-19 strategy. The Bank can gain the opportunity of the African Continental Free Trade Area (ZLECAF) to fuel this approach.

7.2.4. The bank has also some specific sectorial policies that could delineated its future MCPs operations. For instance, Banks's Women Empowerment Policy for Inclusion could help the GoCI to reach its goals of promoting inclusive growth and women empowerment embedded in the third NDP. The Bank's Reverse Linkage Policy aimed at strengthening partnership among MCs could also accelerate cooperation among Cote d'Ivoire and other MCs so that to solve, at a lower cost, the capacity building constraints highlighted by the PMUs during the CAE. In the framework of the Bank's climate policy, future operations could support the GoCI's goal to fulfill its commitment for green growth and fight against the global warming as underlined in the third NDP.

7.2.5. Lastly, the Bank's Policy in Science and Technology could help to improve governance and performance of the public administration as cleared envisioned by the GoCI. Besides, provisions in the bank's other sector policy documents such as: Financing, education, energy, transport, urban sector, agriculture and rural development, will make future MCPs valuable for Cote d'Ivoire to improve the SDGs and implement other international agendas.

8. CONCLUSIONS

8.1.1. The IsDB Group has assisted the GoCI since its membership in 2002. The cooperation between IsDB Group with the GoCI has resulted in supporting the country's commitment to promoting sustainable and inclusive growth through two NDPs. This collaboration laid in both partners' vision to foster the emergence of a vibrant economy beneficial to the Ivoirian people of which, 42% are Muslims. For that purpose, following its mandate to foster economic development and social progress of its member countries, the IsDB group developed various Islamic financial instruments to fund 57 operations in Agriculture and Rural Development, Education, WS&US, Transport, and Financial sectors. After conducting a CAE over the 2012-2021 period, the evaluation concludes:

8.1.2. **Relevance.** The development assistance of the IsDB is aligned with the GoCI's priorities embedded in NDP 1&2 and with the IsDB Group's priorities, even though there was no MCPS. Over the 2012-2021 period, the bank supported projects that were submitted by the GoCI's in accordance with its top development goals related to macroeconomic stability, structural transformation, poverty alleviation, and economic inclusion. **Completed and ready for closure projects are highly relevant.**

8.1.3. **Effectiveness.** A large share of the Bank's portfolio is still active. Appraisal of effectiveness is related to only complete projects (15% of the portfolio). Nevertheless, perceptible outputs are noticed in all sectors, particularly in the transport and agriculture sectors and in access to basic services such as water and sanitation. The CAE rates **completed and ready for closure projects effective.**

8.1.4. **Efficiency.** The CAE noted that the portfolio is aging due to significant implementation delay and low disbursement rate. The evaluation showed important time gap between signature of financing agreements and implementation. The issues of dual procurement, limited budget provision for customary land right, limited capacity of PMUs staff and some contractors along with external shock such the COVID-29 and the political turmoil altered the efficiency of the portfolio. **Completed and ready for closure projects are less efficient.**

8.1.5. **Sustainability.** IsDB and GoCI have taken several measures at project inspection and design to ensure sustainability. Empowering public entities for projects implementation, setting local project's output management committees and partnering with local NGOs were valuable to ensure sustainability. However, limited budget line devoted to equipment maintenance, weak capacity of PMUs staff and absence knowledge and skills transfer to ministries hampered the sustainability of completed project. The CAE therefore appraise, **the completed and ready for closure projects are likely sustainable.**

8.1.6. **Impact.** Three case studies have been conducted in the agriculture, water, sanitation and urban services sectors helped to gauge grassroots impact of Bank's operations on the end-beneficiaries in underserved areas. Construction of hydro-agricultural dams for rice farming led to a significant contribution to food self-sufficiency and to the improvement of the living conditions of the rural beneficiaries in Upper Sassandra Region. The Bank funded projects in the underserved areas, which contributed to a decrease in water-related diseases, the reduction in domestic

burdens for women; consolidation of social cohesion due reduced water-related conflict in beneficiary communities and increasing in income and saving due to a drop in household's expenditures to have access to clean drinking water. Even though not fully attributed to IsDB Group operations, the evaluation noticed an improvement of the gross enrolment ratio for girls in primary school over the CAE period, ranging from 67.3% in 20012 to 98.29% in 2021. IsDB's development assistance, therefore, has greatly contributed to reducing inequalities between regions in access to basic services.

8.1.7. These findings suggest accelerating installation of pipes and reducing the costs of connection to remote communities. Finally, provision of LoF by ICD enabled SMEs to have access to long-term financing which in turn, lead to the creation of 74 direct jobs. This impact could be extended to a larger share of the bank system if Islamic finance literacy is included in the operation. From these findings, CAE considers the **Bank's portfolio Successful**.

9. ISSUES, LESSONS AND RECOMMENDATIONS

9.1. Main issues

9.1.1. The main challenges encountered in the implementation of projects in the IsDBG's 2012 - 2021 portfolio are the following:

- *Implementation delay and growing cumulative undisbursed amount* are critical factors affecting the Bank's development effectiveness in Cote d'Ivoire. The Bank should engage with the country to address the implementation bottlenecks, such as *the inadequate processes in the planning, phasing, and implementation, dual procurement procedures, duration of the implementation process, pre-conditions for project effectiveness, issuance of first disbursement, and duration of issuing no objection letters, change in implementing agency*.
- *Lack of IsDB visibility*. Despite being one of the major development partners in Cote d'Ivoire, IsDB is not visible enough. In addition, the Bank is not a member of the donor coordination forums in the country where all other major development partners, including WB, AfDB, AFD, and UNDP are members. These forums would allow the Bank to identify complementarities or synergies with other development partners and inform policy setting.
- *The implementation of the Islamic microfinance* component under the Post-Conflict Reconstruction and Community Development Project was delegated to an institution (UNACOOPEC) that does not have a license to implement Islamic finance according to the rules and procedures of the Central Bank of West African States (BCEAO). Accordingly, project activities aimed at providing funding to small businesses and thereby reducing poverty have not yet started.
- *The poor functioning and maintenance mechanisms for equipment and some buildings*. Due to the lack of sufficient operation and maintenance budget, a significant amount of equipment is dysfunctional for several projects.
- *The irregularity in the preparation of PIASRs and PCRs* and the lack of a centralized system for reporting on project activities affect the assessment of project performance. In addition, there are no formal follow-up mechanisms for the recommendations raised during supervision missions, PIASRs, and PCRs.

9.2. Key Lessons learned

9.2.1. **Initial involvement of communities in the project design provides strong comprehension of local environment which facilitates project' implementation and sustainability.** Some projects experienced the cost overrun during implementation causing delays and sustainability issues. The CAE found that close and constructive dialogue with communities during design would help mitigate these challenges. This is generally the case for projects which have some infrastructure component, particularly in terms of land acquisition and infrastructure's maintenance. It's true that projects are designed to meet urgent needs, but their preparation should take these aspects into account in greater depth.

9.2.2. **The decentralization of IsDB's assistance (the regional office in Dakar and local office in Abidjan) is a catalyst for accelerating project implementation and achieving results (outputs and outcomes).** The CAE's shows that this has been helpful to speed up approval of NO requests, improving decision-making to circumvent project's challenges and contributing to strengthen trust between IsDB, GoCI and PMUs. CAE has also shown that this is highly appreciated by all stakeholders. This trend is set to continue, with increasing role as the local Abidjan office is expected to play.

9.2.3. **Lack of visibility of IsDB interventions limits co-financing opportunities and contribution to strategic dialogue for RCI development.** The CAE found that many donors were unaware of the volume and scope of IsDB interventions, despite the fact that the IsDB is one of the main donors in RCI (19% of ODA over the evaluation period). The evaluation found little evidence of overall awareness of beneficiary communities regarding IsDB's interventions. This was mainly due to the IsDB's limited communication and awareness strategy in RCI. As a consequence, IsDB is not involve enough in some strategic discussions convening keys donors supporting RCI in the implementation of its development program. This situation prevents IsDB from gaining a broader view of all partners involved in the same sectors so that to create the synergy needed to be more impactful for end-beneficiaries. The recent establishment of the IsDB country office in RCI is a first step to curbing that trend in the future.

9.3. Recommendations

9.3.1. These recommendations are detailed in the table below.

Table 6: Table of recommendations for GoCI and IsDB Group

For IsDB Group

Follow-up action	<ul style="list-style-type: none"> Organize regular orientation/capacity development sessions with stakeholders including PMU and Directorate General of Public Procurement (DGMP) to strengthen the capacity of project teams on procurement procedures, IsDB project management procedures and address key procurement challenges. Strengthen the project team's capacities to address and analyze adequately gender and social inclusion items in specific implementation strategies and in the M&E system (reporting of monitoring and evaluation indicators). The IsDB Group entities (ICD, ITFC, and ICIEC) should strengthen their collaboration with the Office of the IsDB Governor to ensure alignment of the operations to the national and sectorial development priorities of the country and thereby secure the government support. In this regard, strengthening the IsDB country office in Abidjan by assigning IsDB Group members' staff can be a good starting point. During project design, include systematically a dialogue component convening all the stakeholders, a public-private-community dialogue to better anticipate challenges. Also, at this stage, ensure the availability of gender and social inclusion dimension in projects logical frameworks and M&E system.
------------------	--

	<ul style="list-style-type: none"> • Improve the complementarity/coherence among the IsDB Group member interventions to increase the development impact of the Group. For instance, graduates of IsDB-financed TVET schools can be organized into SMEs to benefit from the ICD lines of finance to local commercial banks. • Organize periodic portfolio reviews (semi-annual) for each sector with key stakeholders (IsDB, GoCI, other partners, etc.) to review the progress of projects, address issues related to cross-cutting challenges, identify synergy and complementary between projects and between partners. • Systematically conduct annual PIASRs and PCRs for each project (including mechanisms to follow up on recommendations) to ensure the availability of data on project outcomes and impacts; and establish a follow-up mechanism for recommendations made during IsDB supervision missions, PIASRs, and PCRs.
Overall Recommendation	<ul style="list-style-type: none"> • Develop a Member Country Partnership Strategy (MCPS) for Côte d'Ivoire in close collaboration with the GoCI and in line with Côte d'Ivoire's National Development Plan (NDP) 2021 - 2025 and the IsDB's 2023-2025 vision to guide the IsDB Group's engagement with the country. The MCPS should also explore opportunity to develop integrated regional projects and foresee potential complementarity and synergy with other development partners in the country . • Actively participate in donor coordination forums for all sectors in the country where all other major development partners, including the World Bank, AfDB, AFD, UNDP, etc. are members to identify complementarities or synergies and enhance the opportunities for co-financing by conducting a donor mapping. • Develop a comprehensive communication strategy to improve the visibility and branding of the IsDB Group. In this regard, ensure that launching of IsDB project launching are sufficiently reported on in the media, project facilities are marked with IsDB name and logo. • Contribute to the mainstreaming of Islamic finance activities in the financial sector in the sub-Saharan region through high-level advocacy for institutional reforms and capacity development interventions.

For GoCI

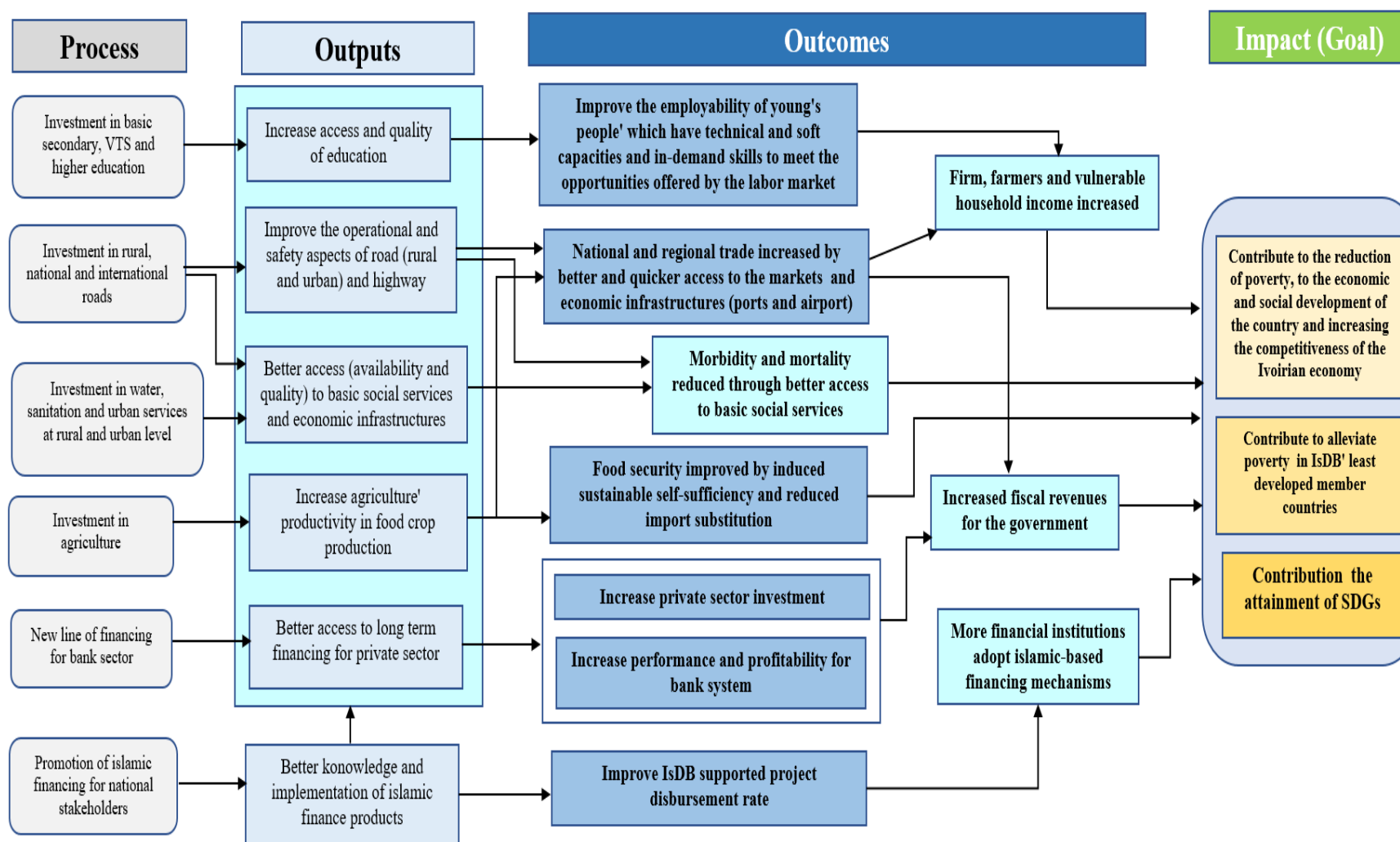
Follow-up action	<ul style="list-style-type: none"> • Complete technical, environmental, and social studies, particularly projects involving civil work before submitting the proposal to IsDB financing for instance involve organizations such as the Ivorian Antipollution Center (CIAPOL) in the design of projects and in regular monitoring during and after project implementation to address environmental issues. Specifically, conduct study for revenue generating projects on rational pricing of utilities (water, energy, waste management, etc.) to support vulnerable people of the society. • Put in place efficient development financing ratification procedures and promptly establish PMUs to avoid start-up delays. • Involve local institutions and authorities in charge of the land issues, in the regions where the projects will be implemented, in the identification of implementation sites during project design to avoid difficulties related to clearance of customary land rights (cost, legal aspects, property rights, etc.). • Improve mechanisms for the sustainability of project achievements in their design and implementation through greater involvement of the relevant GoCI bodies and better consideration of operating and maintenance costs in the programming and planning of national budgets.
Overall Recommendation	<ul style="list-style-type: none"> • Advocate for national and sub-regional institutional reform in the finance sector with IsDB's support (if necessary) to facilitate the expansion and promotion of Islamic finance in the country. • Improve budgetary programming and the availability of resources to ensure GoCI's counterpart in project financing, particularly aspects related to customary land rights clearance (compensation of beneficiaries, purging of land rights, etc.) and costs related to the operation and maintenance of the project facilities and equipment. • Consider avoiding the double procurement process to reduce the implementation delay since projects are subject to both the IsDB procurement guidelines and national procurement rules; this led to a very long time in procurement process.

ANNEXES

- Annex-1: Propose ToC for period 2012 – 2021
- Annex-2: Evaluation questions
- Annex-3: List and short description of CAE' data's collection tools
- Annex-4: List of Projects Visited during CAE
- Annex-5: Portfolio's projects database
- Annex-6: Geographical Distribution of the Bank Portfolio
- Annex-7: ICIEC's insurance coverage table
- Annex-8: OED evaluation rating matrix
- Annex-9: Completed and Ready for closure rating table
- Annex-10: Summary of the results of the project manager survey
- Annex-11: List of people met
- Annex-12: Photographs Taken during the Mission
- Annex-13: List of documents consulted
- Annex-14: Figure of evaluation design

Annex-1: Propose ToC for period 2012 – 2021

Figure 8 : IsDB' ToC in Cote d'Ivoire 2012 – 2021



Annex-2: Evaluation Questions

The overarching questions for the evaluation are:

1. To what extent are IsDB supported operations in 2012–2021 contributing to the development impact, especially to inclusive growth, economic diversification, expanded access to basic social services, macroeconomic stability, and support for economic policy reform?
2. Did IsDB engagement during the study period meet the objectives of the Country Development Strategy? » This includes alignment with government priorities and policies, government ownership, economic and financial performance, institutional development, capacity and skill enhancement, knowledge products and services, environmental management, and compliance with safeguards?

To answer the above questions, the evaluation will assess the following:

1. To what extent the Bank's development assistance during the evaluation period has been relevant to the needs and expectations of Côte d'Ivoire and IsDB policies and strategies (*Relevance*)? Were the objectives aligned with the Country Development Strategy, especially government priorities and policies, government ownership, economic and financial performance, institutional development, capacity and skill enhancement, knowledge products and services, environmental management, and compliance with safeguards?
2. To what extent has the Bank contributed to the development of the country? To what extent the Bank's expected development short-term (intermediate) outcomes of IsDB Group interventions were achieved? Have the outcomes contributed to the achievement of the core Bank objectives at the global and country levels? (Effectiveness)
3. To what extent has the Banks assistance been delivered efficiently (Efficiency)? To what extent did the Bank' identification, design, and approval mechanisms and human resources contribute to ensuring a swift and efficient implementation of the operations? What was the experience working with partners / co-financiers during the Bank assistance in the last ten years?
4. To what extent has the Bank's assistance in the Country contributed to sustainable results (*Sustainability*)? **However, for active operations, the sustainability assessment will focus on the effectiveness of the sustainability measures put in place followed by recommendations to ensure sustainability at completion.**

Beyond the above-mentioned evaluation questions, the evaluation will also try to answer other related questions such as:

- To what extent has Bank's choice of operations (programs, projects, grants etc.) and intervention strategies (approaches, partnerships etc....) fostered inclusive growth by increasing the country' economic and development performance?
- To what extent has the Bank's choice of operations (programs, projects, grants etc.) helped to diversify economic activity and ensure macroeconomic stability?

- How did the Bank's intervention expand access to basic social services for the needy?
- Has IsDB appropriately positioned its support for economic and policy reform, which is the next challenge for the country?

Annex-3: List and Short Description of CAE' Data's Collection Tools

The Guides and Questionnaires are organized by ministry with:

- **Guide of interviews with government officials:** This guide is addressed to the ministries that represent the sectors of the IsDB of intervention' in Côte d'Ivoire cover by the CAE.
- **Guide of Interviews with heads of IsDB-supported projects:** Within each ministry, this guide is intended for head of project who will be met during the evaluation field visit to Côte d'Ivoire.
- **Questionnaire for survey of IsDB-supported projects:** Within the ministries, the questionnaire is intended for all head of all projects supported by the IsDB during the evaluation period. An electronic link will be sent to all of these head of project to complete the questionnaire.
- **Interview / focus group with projects beneficiaries:** This guide will be used for interviews with direct project beneficiaries during the evaluation visit to Côte d'Ivoire.

Annex-4: List of Projects Visited During CAE

Table 7 : List of Projects Visited During CAE

N°	Project name	Sector	Place of visit
1	Cocody Bay Environmental Improvement and Urban Development Project	Water & Urban S.	Abidjan
2	Abidjan Storm Water Drainage and Sanitation Project	Water & Urban S.	Abidjan, Anyama
3	Construction of Singrobo-Yamoussoukro Highway (Phase I, II and III) Project	Transportation	Yamoussoukro
4	Construction of Yamoussoukro-Bouake Highway Project (Yamoussoukro-Tiébissou Section)	Transportation	Tiébissou
5	Support for Enhancement of Cardiology Services in Bouake Project	Health & Social	Bouake
6	IDB-WAEMU Rural Water Supply and Sanitation Project in Cote d'Ivoire	Agriculture	Odienne
7	Post-Conflict Reconstruction of the Vocational Training School Project in Odienne	Education / VTS	Odienne
8	Expanding Girls' Access to Secondary Education Project	Education / Basic	Odienne

Annex-5: Portfolio's Projects Database

Table 8 : IsDB Portfolio 2012 – 2021

N°	Code	Projects	Type	Status	Date of Approval	Date of Signature	Date of Effective.	Age from Effectiveness	Appr. Amount (million USD)	Disbur. Amount	Disb%
IsDB Direct financing											
Transportation											
1	CIV0013	Construction of Singrobo-Yamoussoukro Highway (Phase II) Project	Project	Completed	1/14/07	27.07.07	31.05.08	6.04	39.43	104%	104%
2	CIV0027	Construction of North-West Region Roads Project	Project	Active	3/31/13	23.09.13	19.07.14	9.13	153.66	87%	87%
3	CIV0016	Upgrading and Expansion of Abidjan Int'l Airport Freight Terminal Project	Project	Completed	4/7/08	10.11.08	11.11.08	9.57	37.23	71%	71%
4	CIV0045	Center-West Region Roads project	Project	Active	12/27/15	17.04.16	07.08.16	7.07	91.59	22%	22%
5	CIV0035	Construction of Yamoussoukro-Bouake Highway Project (Yamoussoukro-Tiebissou Section)	Project	Active	1/18/15	17.04.15	15.03.16	7.47	136.4	88%	88%
6	CIV0008	Singrobo-Yamoussoukro Highway (Phase I) Project	Project	Completed	6/16/03	21.06.03	12.08.03	11.24	48.57	102%	102%
7	CIV0015	Construction of Singrobo-Yamoussoukro Highway (Phase III) Project	Project	Completed	11/4/07	03.05.08	17.11.08	5.96	60.96	97%	97%
Water & Urban Services											
1	CIV0032	Water Supply Project for the Eastern Region	Project	Active	8/24/14	11.10.14	02.07.15	8.18	45.45	38.91	86%
2	CIV1008	LLF - Abidjan & 11 Secondary Cities Sanitation Project in Cote d'Ivoire	Project	Active	9/8/19	18.10.19	03.07.20	3.17	47.47	0.06	0%
3	CIV1006	Cocody Bay Environmental Improvement and Urban Development Project	Project	Active	10/1/17	14.10.17	04.02.18	5.58	305.1	241.52	79%
4	CIV1001	Abidjan Storm Water Drainage and Sanitation Project	Project	Active	7/31/16	22.12.16	08.06.17	6.24	89.94	67.96	76%
5	CIV0014	Reinforcement of Abidjan Water Supply Project	Project	Completed	9/8/07	03.05.08	17.11.08	6.58	15.11	14.12	93%

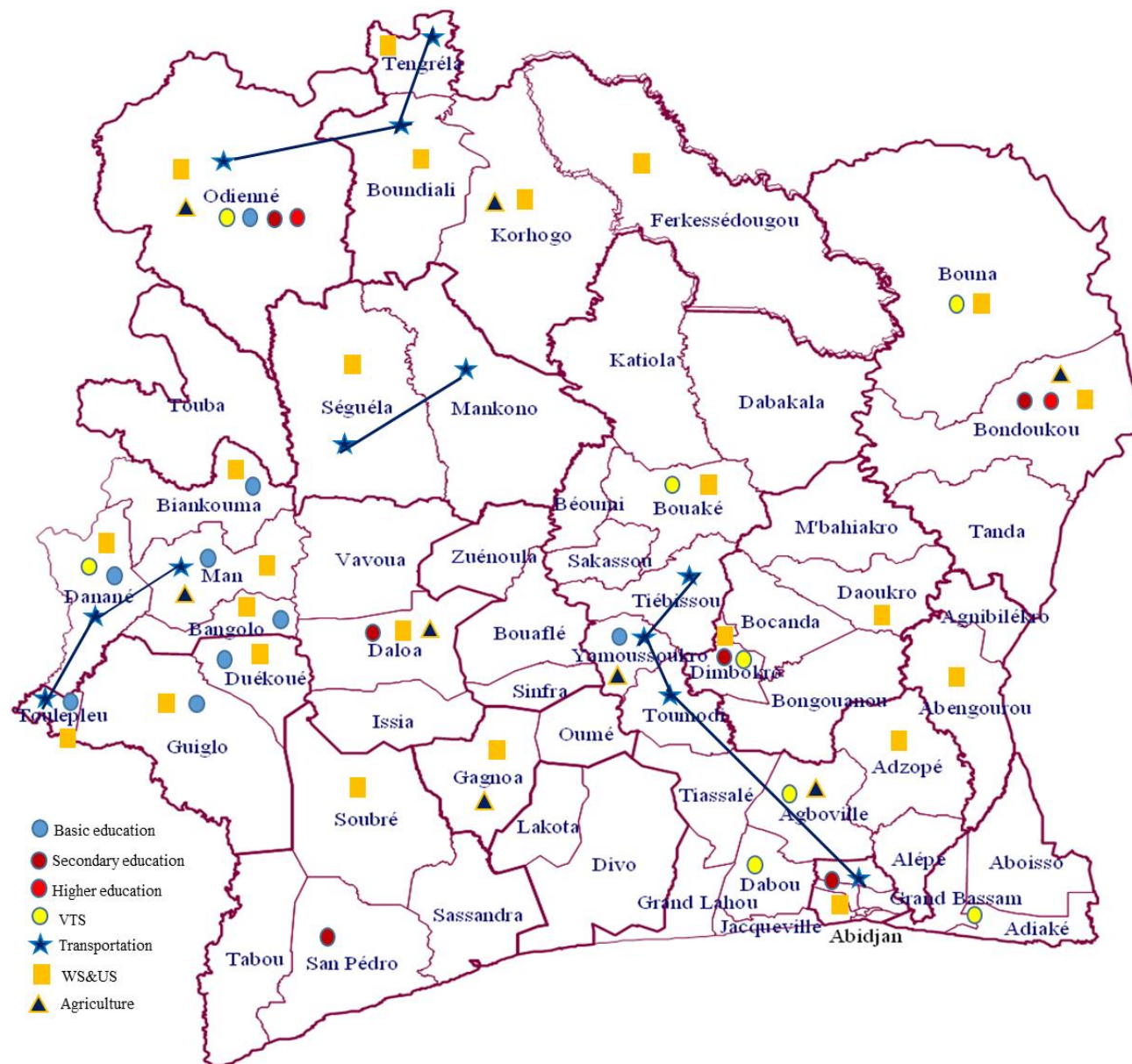
N°	Code	Projects	Type	Status	Date of Approval	Date of Signature	Date of Effective.	Age from Effectiveness	Appr. Amount (million USD)	Disbur. Amount	Disb%
Education											
1	CIV0010	Basic Education Development (Phase I) Project	Project	Completed	5/2/04	15.09.04	30.03.05	16.74	10.16	8.85	87%
2	CIV0028	Post-Conflict Reconstruction of the Vocational Training School Project in Odiénne	Project	Active	5/19/13	23.09.13	10.07.14	9.15	7.84	7.04	90%
3	CIV0043	Expanding Girls' Access to Secondary Education Project	Project	Active	10/4/15	17.04.16	21.09.16	6.95	55.46	10.3	19%
4	CIV1007	Support to the Development of the University of Bondoukou	Project	Active	12/24/17	05.04.18	13.08.18	5.06	120.8	50.47	42%
5	CIV1025	Support to the Development of the University of Odiénne	Project	Active	12/18/21	04.06.22	11.10.22	0.89	129.25	0.24	0.2%
6	CIV1015	Support to Vocational Training System Development Project	Project	Active	7/2/17	11.07.17	04.02.18	5.58	29.95	1.73	6%
7	CIV0033	Construction and Equipment of the Vocational Training School for Agriculture, Livestock and Fisheries of Bouna	Project	Active	11/30/14	10.12.14	23.06.15	8.20	14.44	4.72	33%
8	CIV0040	Establishment of the Vocational Training School for Agriculture, Livestock and Fisheries in Zouan Hounien	Project	Active	7/26/15	17.04.16	11.08.16	7.06	14.04	1.74	12%
9	CIV0042	Validation Mission for the Reverse Linkage Between UV and MOR in Mapping Soil Fertility	Grant	Completed	7/30/15	30.07.15	30.07.15	2.06	0.01	0.01	100%
10	CIV0031	IDB Financing for organization of 56th Meeting of CONFEMEN, 12-14 July 2014	Grant	Completed	5/20/14	04.09.14	04.09.14	0.31	0.1	0.1	100%
11	CIV1014	Validation Mission for the Reverse Linkage Project on Vocational training between Côte d'Ivoire (Recipient) and Morocco (Provider)	Grant	Completed	3/16/17	16.03.17	16.03.17	0.43	0.02	0.01	50%
12	CIV1012	Diagnostic mission for the RL project on Vocational Training between Cote d'Ivoire and Morocco	Grant	Completed	11/13/16	13.11.16	13.11.16	0.77	0.02	0.01	50%
13	CIV0006	Abdullah ibn Masoud primary school, Côte d'Ivoire	Grant	Completed	7/22/02	29.03.04	29.03.04	1.3.77	0.14	0.14	100%

N°	Code	Projects	Type	Status	Date of Approval	Date of Signature	Date of Effective.	Age from Effectiveness	Appr. Amount (million USD)	Disbur. Amount	Disb%
14	CIV0001	2 Islamic institute In Abidjan & Dabou	Grant	Cancelled	5/2/83				1.35	0	
15	CIV0003	Construction and equipping of the Muslim students building	Grant	Completed	6/30/92	03.08.94	03.08.94	18.45	0.14	0.13	93%
Agriculture											
1	CIV0030	IDB-WAEMU Rural Water Supply and Sanitation Project in Cote d'Ivoire	Project	Completed	4/15/14	26.06.14	26.06.14	7.99	12.5	9.64	77%
2	CIV0023	Post-Conflict Reconstruction and Community Development Project	Project	Active	9/9/12	22.11.12	25.05.13	10.28	28.08	9.85	35%
3	CIV0019	Hydro-Agricultural Development Project in Upper Sassandra and Fromager Regions (Phase II)	Project	Completed	5/8/10	24.06.10	29.09.10	8.26	15.79	15.16	96%
4	CIV0036	Production and Processing of Certified Rice Seed	Project	Active	3/8/15	30.06.16	25.12.17	5.69	22.23	5.81	24%
5	CIV1022	Hydro-Agricultural Development Project in Upper Sassandra and Fromager Regions (Phase III)	Project	Active	2/13/22	04.06.22	Eff. Run.	0.89	39.86	0.24	1%
6	CIV0011	Hydro-Agricultural Land Development Project in Upper Sassandra and Fromager Regions	Project	Completed	6/21/04	15.09.04	06.02.06	8.69	17.84	16.89	95%
7	CIV0038	Int'l Exhibition of Agriculture and Animal Resources	Grant	Completed	4/8/15	17.04.15	17.04.15	2.93	0.22	0.22	100%
8	CIV1005	Reverse Linkage Project between Cote d'Ivoire and Morocco in Mapping Soil Fertility	Grant	Cancelled	7/11/16				0.29	0	0%
9	CIV0039	Diagnostic Mission for the R.L. between CIV and Morocco in Mapping Soil Fertility	Grant	Completed	5/19/15	19.05.15	19.05.15	0.19	0.01	0.01	100%
10	CIV1024	Mini-GEM Sun Active brown rice parboiling: Good for household economy, environment and health	Grant	Completed	9/24/20	07.03.21	07.03.21	1.64	0.1	0.1	100%
Health & Social											
1	CIV1021	LLF-Integrated Nutrition and Early Childhood Development Project	Project	Active	12/18/21	04.06.22	18.10.22	0.87	47	0	0%
2	CIV0021	Support for Enhancement of Cardiology Services in Bouake Project	Project	Active	11/11/12	22.11.12	18.07.13	10.13	16.8	12	71%

N°	Code	Projects	Type	Status	Date of Approval	Date of Signature	Date of Effective.	Age from Effectiveness	Appr. Amount (million USD)	Disbur. Amount	Disb%
3	CIV0017	Support to the Post-Conflict Reconstruction Program for Center-North-West Zones	Project	Completed	12/21/08	03.06.09	09.12.09	8.29	31.04	28.51	92%
Finance											
1	CIV0026	Capacity Building for the Ministry of Planning and Development	Project	Completed	11/11/12				0.99	0.47	100%
2	CIV0208	National Participative Microfinance Facility and Capacity Building Project	Project	Active	12/21/13	26.06.14	02.11.14	8.84	11	2.94	27%
3	CIV0502	PURCHASE OF MEDICINE FOR REFUGEES OF (ZR) IN CONGO BRAZZAVILLE.	Grant	Cancelled	10/10/10	10.10.10	10.10.10		0.1	0	0%
Public Administration											
1	CIV1019	Support to the "9th African Evaluation Association (AfrEA) Conference	Grant	Completed	2/23/19	23.02.19	23.02.19	0.96	0.02	0.02	100%
IsDB Group financing											
1	IVC/0003	Atlantic Business International - IVC	ITFC		17/09/15		10/01/18				
2	IVC/0004	REPUBLIC OF COTE D'IVOIRE	ITFC		26/10/16						
3	IVC/0005	Atlantic Business International - IVC	ITFC		28/11/18		10/01/18				
4	IVC/0003-R2	Atlantic Business International - IVC	ITFC		06/03/19		10/01/18				
5	CIV/00200	Atlantic Business International - IVC	ITFC		19/11/19						
6	CIV/0201	NSIA-Banque Cote d'Ivoire	ITFC		17/05/20		06/05/21				
7	CIV/0202	Bridge Bank Group Cote d'Ivoire	ITFC		04/05/21		05/08/21				

Annex-6: Geographical Distribution of the Bank Portfolio

Figure 9 : Geographical Distribution of the Portfolio by sector



Annex-7: ICIEC's insurance coverage table

Table 9 : ICIEC's insurance coverage table

N°	Project Name	Location	Investor / Financier	Amount insured (€)	Tenor	Year of Closing	Developmental impact
1	Construction of a Drinkable water plant	La Me / Abidjan	Société Generale France	106 714 312,07	7 & 10 years	2019	- Fill the gap in shortage of clean water - 450 local jobs created - Technology Transfer by Veolia - SDGs 1,6,9
2	Rehabilitation of a scientific high school	Yamoussoukro	BMCE- Bank of Africa Morocco	20 000 000,00	6 years	2020	- Increase the level of literacy which is less than 50% - Enable access to education of excellence - Increase likelihood of Youth finding decent and qualified jobs - SDG 4
3	Construction of 2 regional hospitals	Adzope & Aboisso	Deutsche Bank Germany	124 000 000,00	10 years	2020	- More than 200,000 people have access to decent care - Creation of 600 jobs - Increased collaboration between 2 OIC Member States Morocco and Cote d'Ivoire - SDGs 1, 3, 9, 10
4	Construction of the Eastern Road and construction of 5 bridges	Agnibilékrou	Société Generale France	40 315 549,00	7 years	2021	- Will improve the 60% damaged road network - Created 1,750 jobs - SDGs 8, 9
5	Construction of administrative office space - F tower	Abidjan	Société Generale France	50 000 000,00	7 years	2021	- Green energy efficient building - Will contribute to improve governance - SDGs 8, 11, 13
6	Construction of an exhibition center	Abidjan	Société Generale France	46 241 464,00	7 years	2022	- Improve trade by having a place to exhibit national products - Creation of more than 1,000 jobs - SDGs 8, 9
7	Azito I-III gas fired plant - Globeleq Holdings	Abidjan	Azito Energie	20 400 000,00	12 years	2020	Delivers relatively clean, low-cost energy to the Ivorian people, while spurring economic growth.
8	Henri Konan Bridge - UT Abidjan - Bouygues	Abidjan	SOCOPRIM	6 170 849,00	15 years	2012	The bridge links the residential district of Riviera and the popular Marcory district. It avoids drivers needing to take a 10-kilometre bypass and reduces journey-times by half an hour
9	Henri Konan Bridge - UT Abidjan - Société	Abidjan	Société Cons.	6 170 849,00	12 years	2015	

Annex-8: OED evaluation rating matrix

Overall Score (same thresholds for all sub-ratings)	Score >85%	60% < score < 85%	30% < score < 60%	Score < 30%
Overall Rating	Highly Successful	Successful	Partly Successful	Unsuccessful
Relevance				
Sub-rating	Highly Relevant	Relevant	Partly Relevant	Irrelevant
Relevance of Development Objective	The project Purpose remained fully aligned with the Bank's and Country's development strategies	The project purpose was largely aligned with the Bank's and Country's development strategies	The project purpose was not aligned with one of the following: (i) Bank's strategy (ii) Country's development strategies	The project purpose was not aligned with any one of the following: (i) Bank's strategy (ii) Country's development strategies
Coherence between outputs and outcomes	The outputs contributed directly to the achievement of outcomes	The outputs largely contributed to the achievement of outcomes	The outputs contributed partly to the achievement of outcomes	The outputs did not contribute directly to the achievement of outcomes
Relevance of Project Design	From approval to closure, the design was highly conducive to achieving the project results	From approval to closure, the design was consistently conducive to achieving the project results	From approval to closure, the design was largely conducive to achieving the project results	From approval to closure, the design was not conducive to achieving the project results
Effectiveness				
Sub-rating	Highly Effective	Effective	Less Effective	Ineffective
Outputs	≥85% or more of the targets is being met	60% ≤ outputs < 85% of the targets is being met	30% ≤ outputs < 60% or more of the target is being met	Less than 30% of the target outputs is being met
Outcomes	≥ 85% or more of the target is being met	60% ≤ outcomes < 85% or more of the target is being met	30% ≤ outcomes < 60% or more of the target is being met	Less than 30% of the target outcomes is being met
Net effect of the project (as compared with existing or constructed counterfactual) and other Project externalities (unintended consequences positive, negative, or specific problem solved/created)	The project outputs contributed more than expected to the project objectives (including positive externalities)	The project outputs directly contributed to the project objectives as planned	The project outputs partly contributed to the project objectives as planned	The project outputs did not contribute to the project objectives as planned (including negative externalities)
Efficiency				
Sub-rating	Highly Efficient	Efficient	Less Efficient	Inefficient
Time	<6 months delay	6-12 months delay	12-18 months delay	• >18 months delay
Cost	Less than 10% variation	Less than 40% variation	Less than 65% variation	More than 65% variation
Sustainability				
Sub-rating	Most Likely	Likely	Less Likely	Unlikely
Technical and Financial Soundness of Project Results	The project has put in place robust mechanisms for technical and	The project has put in place enough mechanisms for technical and financial	The project has put in place some mechanisms for technical and financial	The project has not put in place any mechanisms for technical and financial

Overall Score (same thresholds for all sub-ratings)	Score >85%	60% < score < 85%	30% < score < 60%	Score < 30%
	financial sustainability to ensure continued flow of benefits	sustainability to ensure continued flow of benefits	sustainability to ensure continued flow of benefits	sustainability to ensure continued flow of benefits
Beneficiary commitment, including supportive legal/regulatory framework and socio-political/stakeholder support	The project has been very effective at involving all the relevant stakeholders and there is a strong sense of ownership amongst the beneficiaries	The project has been effective at involving all the relevant stakeholders and promoting a sense of ownership amongst the beneficiaries	The project has involved only a small number of stakeholders and there is limited ownership amongst the beneficiaries	The project has not been effective in involving relevant stakeholders and there is no sense of ownership amongst the beneficiaries
Institutional Sustainability	The project was critical in building institutional capacity in the concerned sector/area of intervention	The project significantly contributed to building institutional capacity in the concerned sector/area of intervention	The project marginally contributed to building institutional capacity in the concerned sector/area of intervention	The project did not contribute to building institutional capacity in the concerned sector/area of intervention
Resilience of the project results to exogenous factor	The environmental and social management (ESMP) plan has been implemented in a timely and satisfactory manner.	The environmental and social management (ESMP) plan has largely been implemented in a timely and satisfactory manner.	The environmental and social management (ESMP) plan has been implemented with major delays and not in a fully satisfactory manner.	The environmental and social management (ESMP) plan has not been implemented

Rating Matrix

Core Criteria	Sub-Criteria	Methodological Approach (Sub-Questions)	Score 0-1
1. Relevance The assessment of relevance covers both the relevance of project objectives and design to achieve those objectives.	Consistency of project objectives with country overall development strategy, with the beneficiaries' needs and with the IsDBG's Strategy	1. To what extent are the objectives in line with the country's development priorities and strategies?	
		2. To what extent are the objectives consistent with the end-beneficiaries' needs?	
		3. To what extent are the objectives in harmony with the IsDB's strategy (vision, strategic thrusts, cross-cutting goals, main pillars)? Has the project contributed to IsDB corporate cross-cutting goals: (reverse linkages; promotion of the Islamic Finance Industry; intra-OIC trade and economic integration)?	
	Relevance of Project Objectives and Coherence between outputs and outcomes (including the modified ones): <i>It assesses the extent to which the project's objectives are clearly stated and focused on outcomes rather than outputs. Also, the realism of intended outcomes in the country's current circumstances.</i>	1. Are the project's objectives clearly stated and focused on outcomes as opposed to outputs?	
		2. Was the target end-beneficiary group properly selected?	
		3. How realistic are the objectives and intended outcomes given the country's current circumstances?	
	Relevance of the design at entry, this includes technical, financial and development related	1. To what extent did the project design adopt the appropriate solutions to the identified problems? (It is an	

Core Criteria	Sub-Criteria	Methodological Approach (Sub-Questions)	Score 0-1
	design. <i>It assesses the relevance of the technical options and solutions adopted, to the beneficiaries needs. If applicable; relevance of the design at closing (including the modifications) is also assessed.</i>	assessment of the internal logic of the operation -the results chain- and the validity of underlying assumptions)	
		2. Were the project's financing arrangements appropriate to meet project objectives and country needs?	
		3. Is the design still relevant to the circumstances prevailing at the time of the evaluation?	
		4. Were the modifications to the project design (if any) during implementation appropriate and timely for the beneficiaries needs?	
		Average Score in Percentage:	
2. Effectiveness The assessment of effectiveness assesses the extent to which the project has attained its objectives.	Achieved project outputs and outcomes compared to planned targets.	1. Were the project inputs fully utilized to generate the outputs?	
		2. Did the project realize its planned activities (including the modified ones)?	
		3. Did project activities lead to the desired outputs (as intended in the results chain – and whether the assumptions materialized)?	
		4. To what extent did the project outputs lead to the achievement of the intended outcomes (as planned in the results chain)?	
	Net effect of the project (as compared with existing or constructed counterfactual) and other Project externalities (unintended consequences positive, negative, or specific problem solved/created)	1. To what extent did the Project achieve its Goal / Overall Objective compared to expectations?	
		2. Are the achievement of Project Goals/ Overall Objective a direct result of the project's outcomes (counterfactual analysis)? (Analyze factors other than the project which have contributed and/or hindered the effectiveness of the project)	
		Average Score in Percentage:	
3. Efficiency The assessment of efficiency assesses the extent to which the project has converted its resources economically	Cost- benefit Analysis of the project (Did the benefits of the project (achieved or expected to be achieved) exceed project cost?)	1. Re-estimated Financial and/or Economic rates of return (FIRR; EIRR), (did they exceed the planned or sector threshold?)	
		2. Did the project experience delays or early delivery and what was their effect on costs and benefits?*	
		3. Are the outputs achieved fully utilized by the intended beneficiaries?*	
	Cost Effectiveness (Were the benefits of the project achieved at least cost?)	1. Were the project activities and outputs delivered in a timely manner - (timeliness)? And were they achieved according to original time frame?	
		2. Were the Outputs realized with a least cost (in comparison with similar projects and/or programs funded by the Government/other donors in the recipient country)?	
		Average Score in Percentage:	
4. SUSTAINABILITY The assessment of sustainability	Technical and Financial, soundness of the project results (including O&M facilitation, availability of recurrent funding, spare parts, workshop facilities etc.)	1. Has there been an adequate O&M system to run the project facilities?	
		2. To what extent is the operating body of the project able to leverage the financial resources (budgetary, donations, etc.) to sustain the project operation after its completion?	

Core Criteria	Sub-Criteria	Methodological Approach (Sub-Questions)	Score 0-1
	<i>Beneficiary commitment, including supportive legal/regulatory framework and socio-political/stakeholder support</i>	3. Is there sufficient technical expertise and training to operate, maintain and to regularly service all the facilities of the project?	
		1. Is there enough local ownership of the end-beneficiaries of the project's outputs?	
		2. To what extent are the beneficiaries committed to contribute to the sustainability of the project outcomes on the long-term (including by paying regular fees and by setting-up local organizations to manage the facilities if applicable)?	
	<i>Institutional sustainability (organizational and management effectiveness)</i>	3. To what extent are the domestic laws / policies / regulations, and the institutional and national/international context conducive to maintaining the results of the project?	
		1. Are there appropriate institutional arrangements to ensure the long-term sustainability of the project?	
	<i>Resilience of the project results to exogenous factor</i>	2. Does the authority in charge of the operation of the project have the necessary capacity to adapt to any changes and challenges?	
		1. Are there any other social/cultural/political challenges that are hindering/are likely to hinder the developmental outcomes of the project?	
		2. Is there any concern for a lack of consideration for the socially disadvantaged groups, such as women, youth and the poor, that is hindering/or is likely to hinder the developmental outcomes of the project?	
		3. Are there any environmental concerns (or lack of safeguards) that would jeopardize the overall sustainability of the project, and if so, are there necessary steps in place to tackle it?	
	Average Score in Percentage:		

Annex-9: Completed and Ready for closure rating table

Table 10 : Completed and Ready for closure rating table

N°	Project Code	Project Code/Title	Type	Status	Performance Ratings					OVERALL	Remarks
					Relevance	Effectiveness	Efficiency	Sustainability			
1	IVC0008	Singrobo-Yamoussoukro Highway (Phase I)	Transportation	Completed	87%	75%	38%	70%	68%	Successful (SU)	Relevance: The project was highly relevant. Us objectives were consistent with both the 5-Year Transport Sector Adjustment/Investment Program of the GoCI and the 11)B Group Strategy in its sub-Saharan member countries centered on poverty reduction and promotion of economic growth and is also part of the primary road network of the West African Economic and Monetary Union (WAEMU) and of the Economic Community of West African States (ECOWAS).; Effectiveness: The Singrobo - Yamoussoukro highway was commissioned in December 2013 and since (lien, the traffic has increased significantly. In the periods June - December 2014 and June December 2015, the average daily traffic was 4321 vehicles per day and 4851 vehicles per day respectively as compared with 2868 vehicles per day in 2001; Efficiency: The project was implemented with a substantial cost over-run and considerable delay in completing the works. This was due to a number of factors including the negative impact of the political and security instability which prevailed over all the project implementation schedule, the redesign of the works to increase the earth works and the sharp increase of oil price which led to the increase of equipment and materials needed within the project In addition, lengthy procedures for exemption of custom duties and taxes on the imported equipment and delay in paying the contractor had contributed to slow down the execution of the works; Sustainability: it had established the Agency for Road Construction and the Road Maintenance Fund to plan, program, finance and implement adequate road maintenance operations throughout the country. For the Singrobo - Yamoussoukro Highway, the users have to pay a toll to secure financing the maintenance.
2	IVC0013	Singrobo-Yamoussoukro Highway (Phase II)	Transportation	Completed	87%	75%	46%	70%	70%	Successful (SU)	Relevance: The project was highly relevant. Us objectives were consistent with both the 5-Year Transport Sector Adjustment/Investment Program of the GoCI and IsDB Group Strategy in its sub-Saharan member countries centered on poverty reduction and promotion of economic growth and is also part of the primary road network of the West African Economic and Monetary Union (WAEMU) and of the Economic Community of West African States (ECOWAS); Effectiveness: The Singrobo - Yamoussoukro highway was commissioned in December 2013 and since (lien, the traffic has increased

N°	Project Code	Project Code/Title	Type	Status	Performance Ratings					OVERALL	Remarks
					Relevance	Effectiveness	Efficiency	Sustainability			
3	IVC0015	Singrobo-Yamoussoukro Highway (Phase III)	Transportation	Completed	87%	75%	46%	70%	70%	Successful (SU)	significantly. In the periods June - December 2014 and June December 2015, the average daily traffic was 4321 vehicles per day and 4851 vehicles per day respectively as compared with 2868 vehicles per day in 2001; Efficiency: The project was implemented with a cost overrun of about £12.4 million corresponding to cost variation of 17% and a significantly longer implementation schedule of 72 months against the planned 36 months. There two suspensions of the works for a period of 19 months, October 2010-August 2011 as result of the armed conflict during the post electoral crisis and August 2012 - June 2013; Sustainability: For the Singrobo - Yamoussoukro Highway, the users have to pay atoll to secure financing the maintenance cost. The toll system is managed by the Road Maintenance Fund, which works in synergy with the Agency for the Road Construction. There is, however, a dire need for the effective enforcement of the regional regulation related to the axle load control.
4	IVC0016	Upgrading and Expansion of Abidjan Int'l Airport Freight Terminal Project	Transportation	Completed	89%	71%	50%	81%	73%	Successful (SU)	Relevance: Align with GoCI strategy and IsDB vision on the role of transportation in economic growth led by private sector. Also important for the competitiveness of FHBIA in its vision to be a hub for transportation in west Africa; Effectiveness: 95% of achievement in December 2017 but serious delay in implementation. Also, there no indication of achievement rate since PSIAR May 2014. But statistics provided by ANAC show that 1,572 million passengers in 2015 (vs 1,133 planned) and 20 607 tons of freight (vs 16,108 tons planned). In 2019, there were 2,271 million passengers and 28,016 tons of freight. Also, there is a continuing increase in commercial freight with ECOWAS: 26.3% at 2019, 36.2 at 2020; Efficiency: Good disbursement rate (94%; PIS May 2022) but serious delay in implementation: the project will be implemented over a period of 36 months from the date the project is approved (procurement process failure and delay; Sustainability: with the involvement of SODEXAM and AERIA to ensure O&M. Also, there is an extension plan by GoCI to make FHBIA a west Africa hub for passengers and fret
5	IVC0014	Reinforcement of Abidjan Water Supply Project	WS&US	Completed	89%	92%	25%	70%	69%	Successful (SU)	Relevance: Very relevant project to meet the drinking water needs of the city of Abidjan very affected by the decline in investment in the sector accentuated by growing urbanization due to the movement towards Abidjan of populations affected by the political crisis on the coast of ivory during the period 2002 - 2011. Project is also aligned with national priorities and IsDB vision and strategic framework such us the development of water and sanitation projects to contribute to alleviating poverty; Effectiveness: There are no documents of project' achievements. It is therefore impossible to comment on the effectiveness even if the level of disbursement suggests effective implementation.; Efficiency: The very satisfactory disbursement rate (about 94%) is offset by the excessive duration of the project (7 years from entry into force vs. 3 years planned; Sustainability: The involvement of the Government and SODECI (water distribution company of CI) offers solid quarantees to ensure maintenance and continue investments in the sector.

N°	Project Code	Project Code/Title	Type	Status	Performance Ratings						Remarks
					Relevance	Effectiveness	Efficiency	Sustainability	OVERALL		
6	IVC0011	Hydro-Agricultural Land Development Project in Upper Sassandra and Fromager Regions	Agriculture	Completed	86%	63%	38%	63%	63%	Successful (SU)	
7	IVC0017	Support to the Post-Conflict Reconstruction Program for Center-North-West Zones	Health & Social	Completed	86%	59%	50%	72%	67%	Successful (SU)	Relevance: Project adapted to the needs of a population particularly affected by the political crisis in RCI, which has halted ongoing investments and increased inequalities in access to drinking water. Project is also aligned with national priorities and IsDB vision and strategic framework such as human development, infrastructures development and the development of water and sanitation projects to contribute to alleviating poverty; Effectiveness: Increase in drinking water treatment capacity by 12,000 m3/day), 13 km of local/rural roads built, upgraded or rehabilitated, 20 km of water supply network installed or upgraded (ADER, 2019). There are no PCR and PSIAR to appreciate all of project achievements and results; Efficiency: There are no PCR and PSIAR. But we noted the level of disbursement (about 93% for loans and 81% for grant WAQF, according to PIS May 2022 and 100% according to project database provide by IsDB) and the delay in implementation (about 8 years from first disbursement); Sustainability: Based on project document, the involvement of the Government through a creation of ONEP (National Water Supply Authority) and SODECI (water distribution company of CI), AGEROUTE and FER for transportation component offers solid guarantees to ensure maintenance and continue investments in these sector. But according to ADER 2019, the program is unlikely to be sustainable, as the amount allocated to road maintenance met only 30% of needs, and the budget allocated to running the school was cut by 75% in its second year of operation.

N°	Project Code	Project Code/Title	Type	Status	Performance Ratings						Remarks
					Relevance	Effectiveness	Efficiency	Sustainability	OVERALL		
8	IVC0026	Capacity Building for the Ministry of Planning and Development	Finance	Completed	78%	56%	69%	66%	67%	Successful (SU)	Relevance: The project will contribute to strengthening MPD's project cycle management skills, enabling it to ensure effective coordination of development projects, in particular the NDP. It is relevant to MPD's training and equipment needs. However, the link between this project and IsDB's strategies is not clearly justified. It seems to be an institutional support to MPD focused on the central level; Effectiveness: There are no PCR and PSIAR. It is therefore impossible to conclude on the effectiveness, but we noted some results: 20 people trained in economic and financial evaluation of projects/programs. Several other training courses were also held: Strategic watch and economic intelligence, Monitoring -Evaluation, Management and leadership, Project and program management, Results-based management, Implementation of growth strategies, Results-based management. However, the evaluation team did not receive the PSIARs and PCRs to assess results against targets (the target for the project was to train near than 900 persons in different area of skills); Efficiency: There are no PCR and PSIAR. But we noted the level of disbursement according to PIS May 2022 (100%) and project database provide by IsDB). We noted a delay in implementation (about 6 years from first effectiveness vs about 2 years); Sustainability: The beneficiary of training courses to strengthen its technical expertise in project coordination. MPD is also the beneficiary of equipment to improve its intervention capabilities. There is no indication of how MPD intends to capitalize on these training courses as part of its interventions, and how MPD representatives will benefit from the training courses in the short and medium term.
9	CIV0010	Basic Education Development (Phase I) Project	Education	Active, Ready for closure	84%	56%	31%	70%	60%	Successful (SU)	Relevance: Align with national education strategy targeting more vulnerable area and population during crisis period; Effectiveness: 74% average of achievements (PIS may 2022) : Construction of 150 Primary Classrooms in 25 Schools (completed 100%), Rehabilitation of 120 Primary Classrooms in 20 schools (fully completed), Construction of College of Yamoussoukro (97%), ... ; Efficiency: The project occurred a significant delay i.e. more than 11 years : political crisis, conflict situation, Works stopped in 2010 due to the latent insecurity in the project, ... the implementation started only in 2009. Also, the delay in implementation resulted also from the fraudulent maneuvers and serious shortcomings that were found by IDB. Despite this significant delay, the disbursement rate remains at 87% in 2021; Sustainability: Only focus in project document on long-term service. There is no indication of the measures that will be taken in terms of maintenance of infrastructures and equipment. But the Ministry of education usually ensure O&M of school infrastructure and have skills and experience for that. The risk may be the availability of budget to ensure correct O&M. Also, COGES

N°	Project Code	Project Code/Title	Type	Status	Performance Ratings						Remarks
					Relevance	Effectiveness	Efficiency	Sustainability	OVERALL		
10	IVC0027	Construction of North-West Region Roads Project	Transportation	Active, Ready for closure	92%	81%	75%	81%	82%	Successful (SU)	Relevance HS: The project was highly relevant. Us objectives were consistent with both the 5-Year Transport Sector Adjustment/Investment Program of the GoCI and the IsDB Group Strategy in its sub-Saharan member countries centered on poverty reduction and promotion of economic growth and is also part of the primary road network of the West African Economic and Monetary Union (WAEMU) and of the Economic Community of West African States (ECOWAS. Align with IsDB transportation vision and GoCI strategy. Very relevant in access for rural population to economic, social and administrative services. Also, there is a contribution to regional in social and economic integration; Effectiveness SA: Physical completion is 100% (October 2019). Also, the volume of exchange (import-Export) between CI and neighboring countries increases of 36.93% between 2017 and 2020 (vs 30% planned) despite the delay in implementation; Efficiency PS: Good disbursement (99%) and "short" delay in implementation; Sustainability SA: Taking into account various relevant items in sustainability strategy and risks have been identified with mitigation activities. It had established the Agency for Road Construction and the Road Maintenance Fund to plan, program, finance and implement adequate road maintenance operations throughout the country
11	IVC0007	Rural Water Points Project in Fromager and Savannah Regions	WS&US	Completed	-	-	-	-	-	-	Information and data not available
	Overall Assessment				87%	70%	47%	71%	69%	Successful (SU)	

Annex-10: Summary of the results of the project manager survey

1. CONTEXT AND METHODOLOGY

As part of the Country Assistance Evaluation (CAE) for the Republic of Côte d'Ivoire (RCI) for the period 2012 - 2021, an online survey was conducted among project managers of IsDB-supported projects. The survey aimed at collecting their assessments on the relevance, effectiveness, efficiency and sustainability of IsDB interventions in Côte d'Ivoire, in general and in their sectors of activity, specifically. During the survey, 15 project managers representing 69% of the direct projects in the portfolio (22¹³ projects out of 32) filled out the online questionnaire that was sent to them. The data was analyzed with STATA and Excel to produce this report.

2. MAIN RESULTS

2.1. Overview of Projects

- *Sectors surveyed:* Transport (23%), education (41%), WS&US (18%) and agriculture (18%).
- *Financing methods:* Murabaha (73%), installment sales (31%), Ijarah (11%) and Ististina'a (6%).
- *Co-financing:* Co-financing by the state (73%), co-financing by the state and other development partners (33%) and by other development partners (20%).

2.2. Relevance of Projects

- 94% of the respondents believe that the projects financed by the IsDB have very much met the needs of the GoCI in their sector of activity. They said they were satisfied (83%) with the response of IsDB-supported projects to the needs of the people in their area of operation, although 20% had no opinion.
- The complementarity and synergy of IsDB interventions in their sector with other projects is judged satisfactory by 60%. 80% of project managers believe that the IsDB has a comparative advantage in their sector of intervention over other partners.
- 93% of project managers rate the relevance of IsDB-funded projects to the needs of the GoCI and the population as 8 or higher out of 10.
- In order to improve the relevance, the project managers recommend:

- Carry out, on behalf of the Bank and the beneficiaries, periodic evaluations during the implementation of the project through independent experts
- Finance projects at 100% tax free to enable their timely completion
- Reduce considerably the processing time of the IsDB's No Objection requests
- Provide assistance (IsDB) to the GoCI through the financing of the expenses related to the release of the right-of-way of the projects and the maintenance and upkeep of the works in accordance with the GoCI

¹³ Some project managers were responsible for 2 to 3 projects

- Contribute to the updating of the feasibility studies before the start of the project
- Update the APD studies before defining the loan amounts in the loan agreements
- Involve all stakeholders, including the beneficiary populations, in the design

2.3. Project Effectiveness

- 80% of the heads of IsDB-financed projects believe that the projects have achieved or will achieve the expected results in their sector of intervention.
- 83% believe that the implementation of IsDB-financed projects has been very beneficial to the populations in their sector, particularly to the poorest people.
- The responsiveness of the IsDB and the GoCI to the challenges/problems encountered in achieving results is satisfactory (64%), even though 27% of them think the opposite.
- 87% of respondents gave a score of 8 or higher out of 10 to the effectiveness (achievement of results) of the projects financed by the IsDB.
- In order to improve effectiveness (in design and implementation), respondents recommend:

- Support the PMU in the acquisition of human resources and operating materials (vehicles, offices, tools, etc.)
- Reduce the time between the end of the project activities (closing) and the date of the last disbursement: less than 6 months.
- Support projects on a regular basis with supervision missions every quarter if possible (IsDB).
- Implement all the components of the project including the seminar and the familiarization visit on IsDB procedures which will allow the PMU to appropriate the procedures and ensure a better management of projects
- Enforce contractual provisions (late penalties) on defaulting contractors and strengthen contractor selection criteria.

2.4. Project Efficiency

- 58% of the people surveyed consider that the management of resources (financial, human, material) and the management of the time/duration in relation to the project has strongly contributed or is contributing to the achievement of the results. The most satisfactory aspects are respectively the availability of resources (68%) and the availability of human resources (71%). On the other hand, the time/duration of execution is the least satisfactory aspect.
- In terms of project implementation, 93% of stakeholders say that the duration of the projects in which they are involved has been extended and 53% believe that financial overruns have been observed in the implementation of projects.

- The understanding and application of project management procedures in relation to the achievement of project results are considered satisfactory by the respondents (71%).
- 43% of project managers rated the efficiency (optimal management of resources to achieve results) of IsDB-financed projects as 8 or higher out of 10.
- To improve the efficiency of IsDB-financed projects (in design and implementation), respondents recommend:

- Consolidate all IsDB-financed infrastructure projects into a single management unit.
- Be more attentive to the choice of service providers (designers, prime contractors and construction companies) and build the capacity of the project owner's teams.
- Communicate, through workshops or seminars, its disbursement procedures for the project as well as any conditions precedent for its loans.
- Make financial resources available in accordance with operational planning to avoid delays in project implementation.
- Finance 100% of the development projects, excluding taxes and customs duties, in order to ensure their timely completion.

2.5. Sustainability of Projects

- The respondents totally agreed (87%) with the following statement: The projects supported by the IsDB will have the expected results/impacts in the short and medium term for the beneficiaries, especially the populations.
- On the other hand, they partially agree (60%) with the following statement: The project executing agencies have the technical, material and financial resources to support the operation and guarantee results at the end of the projects financed by the IsDB.
- 60% of respondents totally agree that IsDB interventions have supported the reforms that are the next challenge for the country in their sector.
- 63% of project managers rate the measures taken in project design and implementation to ensure the sustainability of project achievements as 8 or higher out of 10.
- To improve the sustainability of IsDB-financed projects (in design and implementation), project managers recommend:

- Build the capacity of the personnel dedicated to the management and maintenance of the infrastructure.
- Set up or agree with the GoCI on the establishment of a perpetuation or assistance mechanism by offering financial means to maintain the brains at the service of the system at the end of the projects. Also make the position attractive for the resource.
- Provide the executing agency with the necessary resources to ensure the follow-up of the achievements at the end of the project.

2.6. Project Partnership

- Respondents rate the quality of the dialogue between the IsDB Group and their ministry in the design and implementation process of IDB-financed project(s) as satisfactory (77%). They also think that the role of the government in the design, implementation and achievement of results of IsDB-financed project(s) is satisfactory (73%).
- They think that the complementarity and synergy of IsDB interventions with those of other development partners in your sector of intervention is mitigated (57%).
- On a scale of 1 to 10 (10 being the highest), the average ratings given by respondents to the IsDB's overall performance are the highest for communication and disbursements respectively (8.8 and 7.1). However, they were lowest in capacity building (6.13) and responsiveness to No Objection Agreements (5.67). As for the performance of the GoCI, the highest average scores given by the respondents are for communication (8.33) and supervision/assistance (7.2). In contrast, the lowest average ratings were given to procurement (6.07), capacity building (5.53) and disbursement (5.2).
- In order to improve the role of the government and the IDB respectively in achieving project results, respondents recommend:

- Sign the financial agreements in euros.
- Make the government counterpart available a little more quickly and ensure that state budget allocations to projects are secure.
- Establish independent expert missions to complement supervisory missions.

Annex-11: List of People Met

Name and surname	Institution	Role	Contacts
Kobenan Kouassi Adjoumani	Ministry of Agriculture and Rural Development	Minister of the State, Minister of Agriculture and Rural Development	
Marietou Kone	Ministry of National Education	Minister of National Education	
Bouake Fofana	Ministry of Water and Sanitation	Minister of Water and Sanitation	
Pierre Dimba	Ministry of Health	Minister of Health	
Mme Akaffou Isabelle	Ministry of Planning and Development	Technical advisor	0799496577 i.akaffou@gmail.com
Hamed El Aichouni	Ministry of Planning and Development	Technical Assistant to the Minister	0755441281 Elaichouni2000@yahoo.fr
Mme Kouamé	PDU	Procurement specialist	0758476048 Esty.2010@yahoo.fr
Kobeat Arsène	Ministry of higher education and scientific research	Chief of Staff	0748744448 kobeatoka@yahoo.fr
Kouakou N'Guessan Jean Arnaud	Ministry of Technical and Vocational Education	Deputy Chief of staff	0305187667 Kouakou.nguessan208@yahoo.fr
Diakité Daouda	PMU	Chief of Party	0707535505 _dislule573@yahoo.fr
Tapé Marie Josée	Office of the prime Minister	Chief of Part / PMU Recap	0758481184 Mariejoseechade@yahoo.fr
Ouattara Kipessonigui	ONEP	Chief of Party / PMU	0757990666 ouattarakipessonigui@gmail.com
Aguié Massan Maxime	UGP-REC-LPO	Deputy Director General	0708727234 aguimaxime@gmail.com
Koné Adama	UGP-REC-LPO	Chief of Staff	0707686462 adamakone@yahoo.fr
Ouattara Néhémé	Ministry of Water, Sanitation and Drainage	Human Resource Director	0757822783 Ouat.nchen2@gmail.com
Gnamien Ismael Jenn Daniel	UGP-REC-LPO Office of the Prime Minister	PMU	0759440350 godismael@gmail.com
Kouassi Konassi Arsène	UGP REC LPO	PMU	0749998888 Arsene.kouassi@ucp.ci
Dagnogo Yacouba	UGP REC LPO	Chief of Party / PMU	0756053000 dagnogot2@gmail.com

Name and surname	Institution	Role	Contacts
Tiéfoue Patrice	UGP REC LPO	PMU	0749389667
N'Dri Koffi A.	District Odienne		0707142266
Matindjé Sy	District Odienne	Deputy major	0749346678
Marc Mandoh	PNDC		mandohmarc@yahoo.fr
Simon Atte	AGEROUTE	Chief M&E officer	siatte@yageroute.ci
Koné Karnon	PNDC / PRPC-DC	PMU / Administrative Manager	Kono-lasyna@yahoo.fr
Bakary Abdoul Karim	OGPABC	Operation Monitoring/PMU	0779141380 akbakouar@gmail.com
Djaman N'dri	UG-PABC	PME/M&E Officer	0747948343 Djaman2015@gmail.com
Douan Pierre Zeuly	PNDC	PMU / Capacity Building officer	0707297670 zzeulygbeu@gmail.com
Mme Ouattara Aminata	PNDC	Chief M&E Officer	Aminatad29@yahoo.fr
Idrissa Wele Diallo	BDU-CI	Director General	+225 2720203052 / +225 2720242219 iwdiallo@bduci.com
Dr Jean Marie Vianny Yameogo	World Health Organization		0788839520 / +225 2722517200 / +225 2722517204 yameogoj@who.int
Cheik Kanté	The World Bank	Operation Manager	
Coralie Gevers	The World Bank	Country Director	
YAO Komissa Samuel :	UNACOOPEC - CI	Project Director	
Kone Yacouba	Ministry of Water and Sanitation	Head of Department Bouna	0747390721
Cleron Ouangoube Maurice	SODECI	Head of Department Bouna	0757504121
Kambou Diakite		Chief of community of Gbaméladouo	0555433513
Konnon Djaona	Women association of Gbaméladouo	President	0501649791
Ouattara Affissata	Women association of Bouna	President	0505865487

Name and surname	Institution	Role	Contacts
Camara Ladji Seydou	Youth association of Bouna	President	0545734827
Kambou Watte	Youth association of Bouna	President	0594188984
Tra Bi Naoné Richard	CGA of Yuala	President	0546078771
Loué Dodoz Roger	Rice producers' cooperative of Brakagué	President	0747209358
Mrs. Kouassi	ANADER Divo	Head of Zone	0172587696

Annex-12: Photographs taken during the CAE



Meeting with Minister of State and Agriculture



Meeting with Minister of Education and Literacy



Meeting with the World Bank



Meeting with UNDP



Visit of the Yamoussoukro - Bouaké highway



Meeting with the beneficiary populations of the water supply project in Odienne



Visit to Cocody Bay Environmental Improvement and Urban Development Project in Abidjan



Cars and ambulances acquired under the Construction and Equipment of Cardiology Services



View of the School of Architecture of the future university of Bondoukou



Stormwater drainage channel (Yopougou) under the Abidjan Storm Water Drainage and Sanitation Project



Beneficiaries of the Hydro-Agricultural Development Project in the Haut Sassandra and Fromager regions during training on agricultural production sites



Donation of vehicles and equipment as part of the Expanding Girls' Access to Secondary Education Project



Supervision mission of the execution status of the Construction and Equipment of the Vocational Training School for Agriculture, Livestock and Fisheries of Bouna

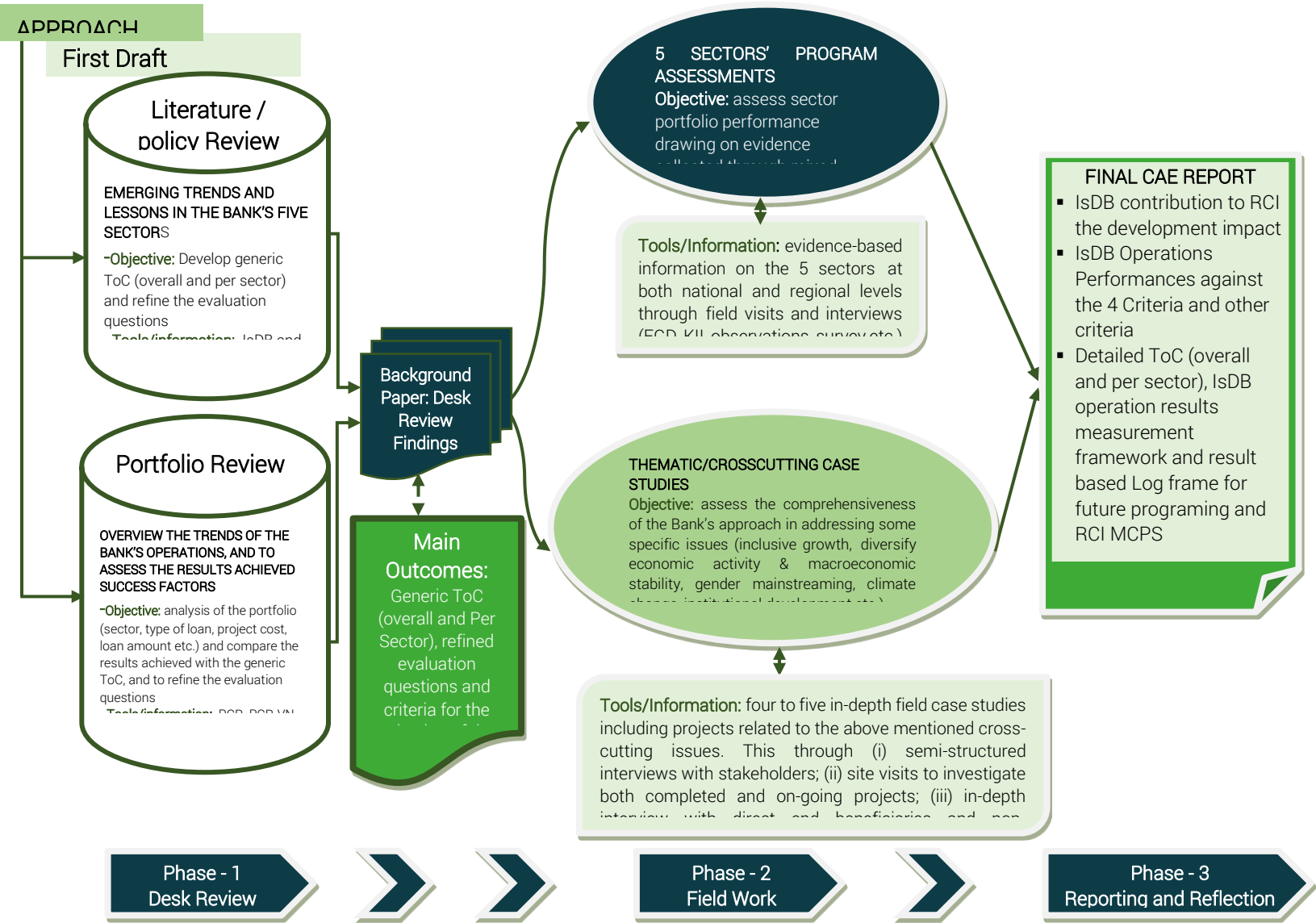
Annex-13: List of documents consulted

1. Islamic Development Bank, Budget Performance and Results Department (BPRD): Country portfolio report as of today date for Cote d'Ivoire (Amounts in Millions)
2. Operations Evaluation Department, IsDB: Guidelines for preparing project performance evaluation reports for public sector operations, February 2022
3. Agence Française de Développement (AFD) : Etat des lieux des inégalités en Côte d'Ivoire, Octobre 2020
4. Ministry of National Education: Education statistics booklet 2015 – 2021,
5. Autorité Nationale de l'Aviation Civile (ANAC): Bulletin d'informations statistiques N°4 portant sur le trafic de l'année 2019
6. GAHIE Wouomon Aristide : Elaboration de la Feuille de Route Mobilité Durable en Côte d'Ivoire : Rapport Diagnostic Juillet 2019
7. National Civil Aviation Authority (ANAC): Statistical Information Bulletin No. 4 on traffic for the year 2019
8. Ministère de l'Agriculture et du Développement rural (MINADER), RCI : Programme National d'Investissement Agricole, 2ème génération (PNIA 2) 2018-2025
9. Banque Islamique de Développement : Rapports annuels sur l'efficacité du développement 2017, 2018, 2019, 2020, 2021
10. Asian Development Bank, Independent Evaluation Department : Guidelines for the Evaluation of Public Sector Operations, April 2016
11. Ministère de l'éducation nationale, de l'enseignement technique et de la formation professionnelle et Ministère de l'enseignement supérieur et de la recherche scientifique, RCI : Plan Sectoriel Education/Formation 2016 – 2025
12. Fonds d'entretien Routier (FER) : Rapport de gestion du fonds d'entretien routier 2015 – 2021
13. Ministère de l'Agriculture et du Développement rural (MINADER), RCI : Programme National d'Investissement Agricole, 1ère génération (PNIA 1) 2012-2017
14. Ministère du Plan et du Développement, RCI: Plan National de Développement (PND) 2012-2015 et 2016-2020
15. Road Maintenance Fund (FER) : Management report of the Road Maintenance Fund (FER) 2015 - 2021
16. Ministère du plan et du Développement, RCI: Document de Stratégie de Réduction de la Pauvreté (DSRP), 2009 - 2013
17. Mohammad Nejatullah Siddiqi (2006): Islamic Banking and Finance in Theory And Practice: A Survey of State of the Art, Islamic Economic Studies, Vol. 13, No. 2

18. Ministère d'Etat, Ministère des Transports, Programme de Politiques de Transport en Afrique Subsaharienne (SSATP), Comité de Pilotage pour l'Analyse Transport / Pauvreté : Processus d'analyse des politiques et stratégies nationales de transport et de réduction de la pauvreté rapport final, Juillet 2005
19. IsDB (2005) "The Islamic Development Bank Group in Brief", May 2005, accessed at http://web5.bernama.com/events/idb06/IDB_Group_in_Brief.pdf
20. Cabinet du Premier Ministre, Ministère de la Planification et du Développement, RCI : Document de Stratégie pour la Réduction de la Pauvreté - Intérimaire (DSRP) 2002 - 2004
21. Al-Jarhi, Mabid Ali (2002a), 'A Comparison of Transactions in Conventional and Islamic Economies', Proceedings of the Fourth Harvard University Forum on Islamic Finance, Cambridge, Massachusetts, Harvard University, 27-33.
22. Al-Jarhi, Mabid Ali (2002b), Islamic Finance: An Efficient And Equitable Option, Jeddah: Islamic Research and Training Institute, Islamic Development Bank, Mimeo.
23. AfDB (2022): African Economic Outlook (AEO) 2022
24. Ministère de l'Education Nationale, Côte d'Ivoire : Plan National de Développement du secteur éducation / formation (PNDEF) - 1998-2010

Annex-14: Figure of evaluation design

Figure 10: OED Country Assistance Evaluation – Overall Design



Annex-15: Trends of SDGs indicators over the CAE period

Table 11 : Trends of SDGs indicators over the CAE period

SDGs	Status of SDG progress 2022	IsDB Group Projects contributing to SDG during 2012-2021
SDG 1: No poverty	Significant challenges remain, but on track or maintaining SDG achievement	All the 47 IsDB projects and ICD private sector operation.
SDG 2: Zero hunger	Major challenges remain. Score stagnating or increasing at less than 50% of required rate	<ul style="list-style-type: none"> • Hydro-Agricultural Development Project in Upper Sassandra and Fromager Regions (Phase 1&2) • Production and Processing of Certified Rice Seed • Post-Conflict Reconstruction and Community Development Project • Support to the Post-Conflict Reconstruction Program for Center-North-West Zones
SDG 3: Good health and well-being	Major challenges remain. Score stagnating or increasing at less than 50% of required rate	<ul style="list-style-type: none"> • Support for Enhancement of Cardiology Services in Bouake Project • Post-Conflict Reconstruction and Community Development Project • Support to the Post-Conflict Reconstruction Program for Center-North-West Zones
SDG 4: Quality education	Major challenges remain. On track or maintaining SDG achievement	<ul style="list-style-type: none"> • Basic Education Development (Phase I) Project • Post-Conflict Reconstruction of the Vocational Training School Project in Odienne • Expanding Girls' Access to Secondary Education Project • Support to the Development of the University of Bondoukou • Construction and Equipment of the Vocational Training School for Agriculture, Livestock and Fisheries of Bouna and Zouan Hounien
SDG 5: Gender equality	Major challenges remain. Score moderately improving, insufficient to attain goal	<ul style="list-style-type: none"> • Expanding Girls' Access to Secondary Education Project • Post-Conflict Reconstruction and Community Development Project • Support to the Post-Conflict Reconstruction Program for Center-North-West Zones • Hydro-Agricultural Development Project in Upper Sassandra and Fromager Regions (Phase 1&2)

SDGs	Status of SDG progress 2022	IsDB Group Projects contributing to SDG during 2012-2021
SDG 6: Clean water and sanitation	Major challenges remain. Score stagnating or increasing at less than 50% of required rate	<ul style="list-style-type: none"> • Water Supply Project for the Eastern Region • Abidjan Storm Water Drainage and Sanitation Project • Cocody Bay Environmental Improvement and Urban Development Project • LLF - Abidjan & 11 Secondary Cities Sanitation Project in Cote d'Ivoire • Rural Water Points Project in Fromager and Savannah Regions • Reinforcement of Abidjan Water Supply Project • IDB-WAEMU Rural Water Supply and Sanitation Project in Cote d'Ivoire
SDG 8: Decent work and economic growth	Significant challenges remain. Score moderately improving, insufficient to attain goal	<ul style="list-style-type: none"> • 47 IsDB projects and IsDB entities financing : ITFC, ICD and ICIEC
SDG 9: Industry, innovation and infrastructure	Major challenges remain. Score moderately improving, insufficient to attain goal	<ul style="list-style-type: none"> • Construction of Singrobo-Yamoussoukro Highway (Phase 1, 2 and 3) Project • Construction of North-West Region Roads Project • Upgrading and Expansion of Abidjan Int'l Airport Freight Terminal Project • Center-West Region Roads project • Construction of Yamoussoukro-Bouake Highway Project (Yamoussoukro-Tiebissou Section) • Post-Conflict Reconstruction and Community Development Project • Support to the Post-Conflict Reconstruction Program for Center-North-West Zones
SDG 10: Reduced inequalities	Significant challenges remain. On track or maintaining SDG achievement	<ul style="list-style-type: none"> • IsDB direct financing in all sectors : Agriculture, Education, Health & Social, Transportation, Water, Sanitation and Urban Services • IsDB entities financing : ITFC, ICD and ICIEC
SDG 17: Partnerships for the goals	Major challenges remain. Score stagnating or increasing at less than 50% of required rate	<ul style="list-style-type: none"> • Education sector projects • Health & social sector projects • IsDB's operations representing 19% of ODA in RCI over the evaluation period